



**REPORT ON FAMILY LIVING SURVEY
AMONG INDUSTRIAL WORKERS
IN BOMBAY, 1958-59**

**LABOUR BUREAU
MINISTRY OF LABOUR AND EMPLOYMENT
GOVERNMENT OF INDIA**

PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of Working Class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (Factory, Mining and Plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of Working Class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This Report relates to the Enquiries conducted in Bombay centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts: Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on Shri J. N. Sharma, Research Officer, assisted by Shri Kirpal Singh, Investigator Grade I, under the guidance and supervision of Sarva Shri A. C. Basu and L. R. Varma, Deputy Directors. My thanks are due to

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the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the Working Class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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Dated the 18th May, 1964.

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PART I (FAMILY BUDGET)

CHAPTER 1

SCOPE AND METHOD OF THE SURVEY

1.1 *Family living study*

Family living studies aim at the collection and analysis of data on consumption patterns and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget surveys, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force sample surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information such as the economic status of the family is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide materials for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;

* Report on International Definition and Measurement of Standards and Levels of Living (U.N.), 1954.

- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Bombay, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2 Description of the survey

The last family budget survey in Bombay was conducted during 1944-45*. The present survey in Bombay was part of an integrated scheme of family living surveys among industrial workers at 50** important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Bombay centre presented in this Report.

1.21 Organisation of the survey

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work and processing and tabulation of data collected in Schedule 'A' (Family Budget) were entrusted to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

*Report on an Enquiry into Family Budgets of Workers in Bombay, 1944-45.

**A list of 50 centres is given in Appendix I.

1.22 *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951 as the case may be. The survey in Bombay, which was a factory-centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as "non-manual". On the other hand, jobs involving physical labour not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

1.23 *Delimitation of areas*

The geographical area to be covered in the course of the survey at a centre was decided in consultation with local organisations—both official and non-official, municipalities or corporations and other knowledgeable authorities—during a preliminary survey conducted in December, 1957—February, 1958. At the Bombay Centre, the following localities were selected for the purpose of the survey:

- | | |
|-----------------|-------------------------|
| 1. Colaba, | 10. Tardeo, |
| 2. Mandir, | 11. Kamathipura, |
| 3. Dongari, | 12. Nagpada, |
| 4. Umarkhadi, | 13. Mazgaon (including |
| 5. Khara-talao, | Harbour Docks), |
| 6. Kumbharwada, | 14. Byculla, |
| 7. Fanawada, | 15. Ghorupdeo (Mazgaon) |
| 8. Khetwadi, | 16. Sewri, |
| 9. Mahalaxmi, | 17. Lalbaug, |

- | | |
|--------------------------------------------|----------------------------------------|
| 18. Parel, | 29. Andheri, |
| 19. Naigaum, | 30. Kurla, |
| 20. Matunga, | 31. Chembur, |
| 21. Sion, | 32. Ghalpokar, |
| 22. Love-grove (including
Chinchpokli), | 33. Juhu, |
| 23. Lower-parel, | 34. Chembur survey,
No. 14 & 68—71, |
| 24. Worli, | 35. Worli foot hills, |
| 25. Prabhadevi, | 36. Parel tank, |
| 26. Dadar, | 37. Bandra survey No. 341, |
| 27. Mahim, | 38. Goregaon and |
| 28. Bandra, | 39. Worli NUA III. |

The first six areas were not included in the months of survey July—September. These were included later at the suggestion of Deputy Commissioner of Labour.

1.24 *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working population in a centre was found to be loosely dispersed the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey it was decided to adopt tenement sampling at Bombay Centre.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work load manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Bombay was 1,440 families to be canvassed for Schedule 'A' and 480 for Schedule 'B'. The number of schedules finally collected and tabulated was, 1,432 for Schedule 'A' and 480 for Schedule 'B'. The difference between the number of sampled families originally fixed and the number of families finally covered was due to exclusion at the tabulation stage of some of the surveyed families not belonging to working class, rejection of some schedules because of unsatisfactory data, etc.

The two samples drawn for Schedules A and B were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage the working class localities were divided into well defined blocks, each having a population of about 200 to 300 families. The total number of blocks in the sampling frame was 1,047 for the months of July to September. For the remaining months, the coverage of the sampling frame was increased and 1,187 blocks were

sampled. The sample was drawn afresh for these months in exactly the same manner as for July to September. For the first 3 months, 8 independent simple systematic samples of 36 blocks each were selected. The 36 blocks in a sample were grouped systematically into 12 clusters of 3 blocks each and allotted to the months of survey. For the remaining months this sample was cancelled and 8 independent samples of 27 blocks each were selected systematically from the new frame and the blocks within each sample were clustered and allotted to the months in the same manner as described above. Each of the 12 clusters for an Investigator was assigned to a particular month for enquiry by a random process. The second stage unit for selection was a working class family. Each month the Investigator listed all the families in the cluster allotted to that month by house-to-house visit and classified them as working class families and others. While listing, information was also collected on the family size, the expenditure class to which it belonged and the State of origin of the head of the family. The two expenditure classes were those with expenditure less than Rs. 60 per month and others. This information was used to arrange the working class families in the cluster, first by family size (single member families and others) and within these classes by expenditure class and within these by the State of origin. Those belonging to State of origin of the majority of families in the cluster were put in one class and the rest formed the other class. A simple systematic sample of 20 working class families was drawn from this arranged list. Every fourth family in this sample was contacted for filling Schedule B (on Level of Living) and the remaining three were for Schedule A (on Family Budget).

1.25 Period of survey

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Bombay centre was August, 1958 to September, 1959. The period was more than 12 months because of non-availability of some of the selected households during the time of enquiry.

1.26 Method of survey

The 'Interview Method' was followed for the collection of data, as a large portion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining the significance of the questions to the respondents.

1.27 Difficulties in the collection of data

In Bombay, in the beginning, the employees were reluctant to furnish details required in the questionnaire. They started cooperating when they were approached through their leaders or chawl committees who explained to them the utility of the survey. The collection of data, however, took more than the normal time because the workers were working in different shifts and were not always available at the fixed time. However, quite a good number of working class families had a sense of budgeting and some of them, were found to have been keeping account of expenditure on provisions and other major items. This greatly facilitated the completion of work, with a reasonable degree of accuracy, by the Investigators of the Indian Statistical Institute, who were entrusted with the field work.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1 *Introductory*

Bombay, also called as Greater Bombay, is the capital of Maharashtra. It covers a total area of about 438 square kilometres and its northern boundary runs from the north of Dahisar village in the West, in the centre between the mile stones 21 and 22 on the Agra Road and in the east, north of Mulund Municipality.

2.2 *Population*

With a population of about 41.5 lakhs, Bombay is the largest city in the country. The population of Greater Bombay has registered a rapid increase especially during the three decades ending 1961. The following table shows the growth of population in Bombay from 1901 onwards:

TABLE 2.1

Year						Poulation	Decennial percentage increase
1						2	3
1901	..	..	..	..	..	8,47,497	..
1911	..	..	..	..	..	10,61,487	25.2
1921	..	..	..	..	..	12,94,157	21.9
1931	..	..	..	..	..	13,02,515	0.6
1941	..	..	..	..	..	16,95,168	30.1
1951*	..	..	..	..	..	29,94,444	76.6
1961*	..	..	..	..	..	41,52,056	38.7

2.3 *Working class areas*

The working class population at Bombay was reported to be concentrated in the following areas:

- | | |
|----------------------|----------------|
| 1. Race course, | 8. Sewri, |
| 2. Lower parel, | 9. Mazgaon, |
| 3. Elphinstone road, | 10. Byculla, |
| 4. Worli, | 11. Reay road, |
| 5. New prabhadevi, | 12. Dadar, |
| 6. Lal baug. | 13. Matunga, |
| 7. Parel, | 14. Mahim and |
| | 15. Dharavi. |

*Source: Census of India—Paper No. 1 of 1962. Figures for 1901—1941 have been obtained from the Commissioner of Labour, Bombay.

2.4 Working class markets

The markets patronised predominantly by the working class population in Bombay are:—

- | | |
|------------------|----------------------|
| 1. Dadar, | 7. Elphinstone road, |
| 2. Byculla, | 8. Kurla, |
| 3. Naigaum, | 9. Sewri, |
| 4. Delisle road, | 10. Andheri, |
| 5. Kamathi pura, | 11. Worli market and |
| 6. Dharavi, | 12. Lal baug. |

The above markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Bombay Centre.

2.5 General characteristics of working class population—Survey results

2.51 Industries

According to the survey the estimated number of working class families (as defined for the purpose of the survey) in Bombay was 2.16 lakhs. The estimated number of employees in these families was 2.55 lakhs. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7 average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2

Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Cotton spinning and weaving in mills	92.24	7.76	..	100.00	1,66,621	118.83	947
Cotton weaving in power loom	90.48	9.52	..	100.00	4,565	108.39	40
Cotton textile rest	94.26	5.74	..	100.00	5,460	115.82	42

TABLE 2.2—*contd.*

1	2	3	4	5	6	7	8
Spinning and weaving of silk textile in mills	100.00	..	..	100.00	8,277	124.32	62
Basic metals and their products (except machinery and transport equipment)	96.10	3.90	..	100.00	15,504	119.17	133
Transport equipment	100.00	..	..	100.00	11,756	133.24	112
Transport, storage and commercials	100.00	..	..	100.00	7,102	138.09	64
Services ..	63.45	20.59	15.96	100.00	2,646	57.85	26
Others ..	92.83	5.39	1.78	100.00	33,536	104.35	308
All ..	93.09	6.51	0.40	100.00	2,55,467	117.45	1,734
Number of employees (unestimated)*	1,608	121	5	1,734	—	—	—

Out of the total employees, a majority (69.14 per cent.) were employed in cotton spinning and weaving and cotton textiles. Women employees constituted only 6.51 per cent. of the total and were employed in six out of nine industry groups. The proportion of children (upto the age of 14 years) was quite small.

The average monthly income per employee was Rs. 117.45, the highest (Rs. 138.09) being in transport, storage and commercial group of industries.

2.52 Occupations

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adult/children, total number of employees and average monthly income per employee from paid employment.

* Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures."

TABLE 2.3

Distribution of employees (including apprentices) by occupation and other details

Occupation	Percentage distribution of employees by sex and adult/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Fibre preparers, ginners, cleaners, scourers, etc.	79.68	20.32	..	100.00	4,602	99.60	33
Spinners, piecers and winders	82.31	17.69	..	100.00	39,665	108.49	203
Warpers and sizers	98.84	1.16	..	100.00	11,100	123.98	71
Drawers and weavers ..	98.56	1.44	..	100.00	56,551	127.87	314
Spinners, weavers, knitters, dyers and related workers—rest	92.68	7.32	..	100.00	65,754	114.47	408
Tool makers, machinists, plumbers, welders, platers and related workers	100.00	..	..	100.00	20,262	138.58	90
Electrician, and related electrical and electric workers	98.21	..	1.79	100.00	3,371	149.62	23
Labourers not elsewhere classified	92.46	5.47	2.07	100.00	15,328	103.72	135
Rest	93.03	5.33	1.64	100.00	38,834	108.31	357
All occupations ..	93.09	6.51	0.40	100.00	2,55,467	117.45	1,734
Total (unestimated) ..	1,608	121	5	1,734	—	—	—

A majority (69.6 per cent.) of the employees were employed in textile occupations, e.g., fibre preparers, ginners, cleaners, scourers, etc., warpers and sizers, drawers and weavers, spinners, piecers and winders, weavers, knitters, dyers and related workers.

The average monthly income from paid employment per employee was, in case of electricians and related electrical workers; tool makers, machinists, plumbers, welders, platers and related workers: drawers and weavers and warpers and sizers, higher than the overall average for all occupations.

2.53 Nature of employment and type of settlement

Table 2.4 gives the percentage distribution of employees by number of days worked during the month, classified by (a) regular and casual employment, and (b) settled or not-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during the last month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0	0.79	7.49	2.38	0.13	3.79	52
1—7	0.40	4.19	1.30	1.69	1.05	26
8—15	5.40	19.61	8.77	8.36	9.02	136
16—19	5.63	11.51	7.02	5.12	8.22	127
20—23	15.94	24.20	17.90	11.82	21.72	293
24—27	67.04	31.92	58.71	64.29	55.22	1,052
28—31	4.80	1.08	3.92	8.59	0.98	48
Total ..	100.00	100.00	100.00	100.00	100.00	1,734
Percentage to total ..	76.31	23.69	100.00	38.63	61.37	—
Number of employees (unestimated)	1,319	415	1,734	681	1,053	—

Of the total employees, about 76 per cent. were regular and the remaining 24 per cent. were casual*. A majority of the employees (about 61 per cent.) were not settled at the centre.

2.54 Family income

The average monthly income per family of the population surveyed was Rs. 141.92. The estimated distribution of families in different income-groups is given in table 2.5.

* The classification of workers into regular or casual was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

TABLE 2.5

Distribution of families by monthly family income

Monthly family income class	Percentage of families to total
1	2
Less than Rs. 30	0.93
Rs. 30 to less than Rs. 60	4.20
Rs. 60 to less than Rs. 90	9.42
Rs. 90 to less than Rs. 120	25.82
Rs. 120 to less than Rs. 150	29.34
Rs. 150 to less than Rs. 210	17.52
Rs. 210 to less than Rs. 300	9.60
Rs. 300 and above	3.17
Total ..	100.00

The modal family income group was from 'Rs. 120 to less than Rs. 150'. Only about 15 per cent. of the families had income of less than Rs. 90 p.m.

2.55 Family size

The average size of the family was 2.80 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6

Distribution of families by size

Family size (number of members)	Percentage of families to total
1	2
One	48.68
Two and three	19.08
Four and five	18.47
Six and seven	9.38
Above seven	4.39
Total ..	100.00

A large proportion of families (about 49 per cent.) consisted of one member only, i.e., workers living singly.

CHAPTER 3

FAMILY CHARACTERISTICS

3.1 Introductory

Some general details of the working class population in Bombay have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Bombay as revealed by the survey, is presented below:

3.2 Age, sex and marital status

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1
Percentage distribution of family members by age, sex and marital status

Sex and marital status				Number of members (unestimated)	Age (years)			
					Below 5	5—14	15—34	35—54
1				2	3	4	5	6
Men								
Unmarried	..	..	..	1,201	22.47	36.98	39.64	0.56
Married	..	..	..	1,383	0.09	..	50.21	45.38
Widowed	..	..	..	53	..	..	14.30	59.53
Divorced	..	..	..	1	..	..	100.00	..
Separated	..	..	..	2	..	..	100.00	..
SUB-TOTAL				2,640	9.56	15.65	45.12	26.63
Women								
Unmarried	..	..	..	740	34.05	58.83	7.12	..
Married	..	..	..	822	0.04	0.85	72.34	25.10
Widowed	..	..	..	165	..	..	6.17	46.50
Divorced	..	..	..	..	..	..	..	..
Separated	..	..	..	4	..	..	43.50	56.50
SUB-TOTAL				1,731	14.14	24.80	38.69	16.88
Total				4,371	11.32	19.17	42.64	22.89
Number of members (unestimated)					538	897	1,797	959

Sex and marital status				Age (years)— <i>contd.</i>				Percentage distribution of all members
				55—59	60—64	65 & above	Total	
1				7	8	9	10	11
Men								
Unmarried	..	..	..	0.30	0.05	..	100.00	26.06
Married	..	..	..	2.28	1.21	0.83	100.00	34.36
Widowed	..	..	..	5.88	16.39	3.90	100.00	1.12
Divorced	..	..	..	..	..	..	100.00	0.00
Separated	..	..	..	..	..	..	100.00	0.04
SUB-TOTAL				1.51	1.00	0.53	100.00	61.58
Women								
Unmarried	..	..	..	..	..	..	100.00	15.92
Married	..	..	..	0.79	0.69	0.19	100.00	18.62
Widowed	..	..	..	13.22	16.45	17.66	100.00	3.80
Divorced	..	..	..	..	..	..	..	..
Separated	..	..	..	..	..	..	100.00	0.08
SUB-TOTAL				1.69	1.06	1.84	100.00	38.42
Total				1.58	1.37	1.03	100.00	100.00
Number of members (unestimated)				70	63	47	4,371	x

Taking all the members living with the families at the centre about 62 per cent. were men and 38 per cent. women. Children of 14 years of age or below constituted about 30 per cent. of the total and persons of 55 years and above about 4 per cent. Of the persons falling in the age group 15 to 54, about 67 per cent. were men and 33 per cent. women. In this age-group among men, about 24 per cent. were unmarried, about 74 per cent. married and about 2 per cent. were widowers and separated. Among women in the same age-group, about 5 per cent. were unmarried, 85 per cent. married, 9 per cent. widows and the rest separated.

3.3 Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2

Percentage distribution of families by religion and size

Size of family	Religion				
	Hinduism	Islam	Budhism	Others	All
1	2	3	4	5	6
One	52.07	38.40	17.28	17.07	48.68
Two and three	19.13	18.84	18.72	19.15	19.08
Four and five	15.95	20.79	45.35	40.09	18.47
Six and seven	8.78	18.57	10.06	16.40	9.38
Above seven	4.07	3.40	8.59	7.29	4.39
Total ..	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	88.13	3.47	0.01	2.39	100.00
Average size of the families ..	2.05	3.30	4.09	4.13	2.80
Average number of children per family	0.78	1.28	1.43	1.46	0.85

About 49 per cent. of the families were single member families

3.4 Language and size

Table 3.3 shows the percentage distribution of families by mother tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3

Percentage distribution of families by mother-tongue and size

Size of family					Mother-tongue			
					Hindi	Marathi	Rest	All
One	..	..	..	..	78.86	42.65	38.69	48.68
Two and three	..	..	..	..	10.63	21.19	19.96	19.08
Four and five	..	..	..	..	6.75	20.24	25.00	18.47
Six and seven	..	..	..	..	2.58	10.83	11.16	9.38
Above seven	..	..	..	..	1.18	5.09	5.19	4.39
Total	..	..	..	..	100.00	100.00	100.00	100.00
Percentage of families to total	..	..	..	..	18.20	67.67	14.13	100.00
Average size of the families	..	..	..	..	1.63	3.04	3.13	2.80
Average number of children per family	..	..	..	..	0.29	0.98	0.99	0.85

Marathi-speaking families formed about 68 per cent. of the total, Hindi-speaking about 18 per cent. and the remaining 14 per cent. of the families spoke other languages.

3.5 Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

Percentage distribution of family members in various monthly family income classes by age group and levels of literacy

Age group and educational standard	Monthly family income class (Rs.)								
	<30*	30— <60	60— <90	90— <120	120— <150	150— <210	210— <300	300 and above	All
1	2	3	4	5	6	7	8	9	10
(i) Age less than 5 years									
Below primary	5.70	1.44	1.51	1.41	..	1.90
No education	94.30	98.56	98.49	98.59	100.00	98.10
Total	100.00	100.00	100.00	100.00	100.00	100.00
(ii) Age 5 years and above									
Illiterate	..	45.46	52.13	54.02	60.90	55.37	51.13	53.36	42.99
Below primary	..	17.52	29.14	32.86	26.21	29.66	30.26	31.47	32.43
Primary	..	37.02	11.47	5.29	8.54	11.54	14.03	0.09	14.27
Middle	7.26	5.21	4.23	3.30	4.39	4.95	6.97
Matriculate	2.62	0.12	0.13	0.18	0.96	2.01
Others	0.17	0.33	0.05
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

* The sign '<' in this and subsequent tables denotes 'less than'.

Only a very small percentage of children aged less than 5 years had started receiving education and they too were in the higher income groups (Rs. 90 and above). No definite relationship between monthly income and level of literacy was discernible. If the first three income classes which accounted for about 15 per cent. of the families are ignored, the percentage of illiterate members seemed to decline with higher income-classes whereas the percentage of members having matriculation or higher standards of education was, generally, higher in higher income classes.

3.6 Births and deaths

Demographic data on births and deaths in the sampled families during the year preceding the date of survey are presented below in tables 3.5 and 3.6.

TABLE 3.5

Total number of births during the year by (i) type of birth, (ii) age of mother and (iii) sex of child

Item								Total number of births
<i>Type of birth</i>								
Abortion	..	..	..	..	..	..	..	1,289
Still-birth	..	..	..	..	..	..	..	158
Live-birth	..	..	..	..	..	..	..	30,650
Total—births								32,097
<i>Age of mother</i>								
Below 15 years	..	..	..	..	..	..	..	766
15—24 years	..	..	..	..	..	..	..	15,478
25—34 years	..	..	..	..	..	..	..	12,871
35—44 years	..	..	..	..	..	..	..	2,982
45 and above	..	..	..	..	..	..	..	..
Total								32,097
<i>Sex of child</i> *								
Male	..	..	..	..	..	..	..	16,003
Female	..	..	..	..	..	..	..	14,647
Total—live-births								30,650
Live-births per 100 members	..	..	..	..	..	..	..	2.54

* Only live-births are considered.

TABLE 3.6

Total number of deaths during the year by (i) sex, (ii) age and (iii) cause of death

Item									Total number of deaths
<i>Sex</i>									
Male	..	..	..	..	..	..	..	..	4,283
Female	..	..	..	..	..	..	..	..	3,017
Total									7,300
<i>Age</i>									
Below 15 years	..	..	..	..	..	..	..	..	1,600
15—34 years	..	..	..	..	..	..	..	..	1,106
35—54 years	..	..	..	..	..	..	..	..	1,687
55—64 years	..	..	..	..	..	..	..	..	..
65 and above	..	..	..	..	..	..	..	..	2,907
Total									7,300
<i>Cause of death</i>									
Group (a)	..	..	..	..	..	..	..	..	536
Group (b)	..	..	..	..	..	..	..	..	..
Group (c)	..	..	..	..	..	..	..	..	2,784
Group (d)	..	..	..	..	..	..	..	..	575
Group (e)	..	..	..	..	..	..	..	..	..
Group (f)	..	..	..	..	..	..	..	..	887
Group (g)	..	..	..	..	..	..	..	..	529
Group (h)	..	..	..	..	..	..	..	..	1,199
Not recorded	..	..	..	..	..	..	..	..	790
Total deaths									7,300
Total deaths per 100 members									0.60

Group (a): fevers; (b) small pox, plague, cholera (c) tuberculosis, cancer, diphtheria, asthma, respiratory diseases, heart diseases, dysentery, diarrhoea, other stomach troubles, rickets, mental deformity; (d) complication of child birth; (e) industrial accidents, snake bite, suicide, non-industrial accidents; (f) old age; (g) other causes diagnosed; (h) other causes undiagnosed.

Total live-births per 100 members worked out to 2.54 in a year and total deaths per 100 members came to 0.60 in a year taking all families into account, i.e., both single member families and multiple member families.

3.7 Age-sex distribution of family-members by activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.7.

TABLE 3.7

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (un-estimated)	Age (years)								Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
Male										
Employer .. ..	..	..	..	..	..	..	..	..	..	..
Employee	1,599	..	0.43	55.84	40.59	2.10	0.82	0.22	100.00	39.38
Apprentice	14	..	..	74.31	25.69	..	..	..	100.00	0.21
Self-employed ..	12	..	..	86.42	..	..	13.58	..	100.00	0.24
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..
Unemployed	100	..	0.42	93.72	4.84	0.60	0.42	..	100.00	2.13
Not in labour force ..	915	29.99	48.18	17.59	1.26	0.46	1.28	1.24	100.00	19.62
Sub-total ..	2,640	9.56	15.65	45.12	26.63	1.51	1.00	0.53	100.00	61.58
Female										
Employer .. ..	..	..	..	..	..	..	..	..	..	..
Employee	121	..	..	25.91	64.24	7.60	1.96	0.29	100.00	2.76
Apprentice .. ..	..	..	..	..	..	..	..	..	..	..
Self-employed ..	41	..	..	77.02	17.02	1.11	4.85	..	100.00	0.71
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..
Unemployed	3	..	..	38.67	61.33	..	..	..	100.00	0.03
Not in labour force ..	1,566	15.56	27.29	38.90	13.10	1.24	1.91	2.00	100.00	34.92
Sub-total ..	1,731	14.14	24.80	38.60	16.88	1.69	1.96	1.84	100.00	38.42
Total ..	4,371	11.32	19.17	42.64	22.89	1.58	1.37	1.03	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Bombay comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of 45.5 per cent. consisting of gainfully occupied persons (43.3 per cent.) and unemployed persons (2.2 per cent.).

3.8 Age-sex distribution of family-members by economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependant for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below:

TABLE 3.8

Percentage distribution of family members by age, sex and economic status

Economic status and sex	Number of members (un-estimated)	Age (years)								Percent-age distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Earners</i>										
Male	1,583	..	0.05	55.81	41.03	2.12	0.83	0.16	100.00	38.99
Female	123	..	..	27.73	61.54	7.34	3.11	0.28	100.00	2.85
Sub-total ..	1,706	..	0.05	53.90	42.43	2.47	0.98	0.17	100.00	41.84
<i>Earning dependants</i>										
Male	45	..	19.31	67.74	7.23	..	3.39	2.33	100.00	0.95
Female	45	..	..	77.47	21.57	0.96	..	..	100.00	0.84
Sub-total ..	90	..	10.45	72.47	13.60	0.44	1.81	1.23	100.00	1.79
<i>Non-earning dependants</i>										
Male	1,012	27.21	43.62	24.83	1.55	0.47	1.20	1.12	100.00	21.64
Female	1,563	15.53	27.44	38.72	13.13	1.25	1.92	2.01	100.00	34.73
Sub-total ..	2,575	20.01	33.65	33.40	8.68	0.95	1.64	1.67	100.00	56.37
Total ..	4,371	11.32	19.17	42.64	22.89	1.58	1.37	1.03	100.00	100.00
Number of Members (un-estimated).	—	538	897	1,797	959	70	63	47	4,371	—

Earners and earning dependants constituted 43.6 per cent. of the total; 39.9 per cent. being men and the remaining about 3.7 per cent. women. Earners and earning dependants mostly came in the age-group 15 to 54 years, though a small proportion of children also came in this category. The non-earning dependants, who consisted mainly of children and women doing household work, accounted for 56.4 per cent.

3.9 Family size, composition, economic status and earning strength by income

3.91 Analysis by family income

For the purpose of analysis, the families have been classified into eight monthly family income groups and five family size groups. It may be pointed out here that the lowest income group accounts for a very small fraction of the total families and as such no attempt has been made to derive any conclusions on the basis of the figures given under this group in the analysis of the table given below and subsequent tables. The two-way distribution of families by income and size is given in table 3.9.

TABLE 3.9

Percentage distribution of families by family income and family-size

Family size	Monthly family income class (Rs.)								All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210— <300	300 and above	
1	2	3	4	5	6	7	8	9	10
One	77.21	86.33	60.44	61.95	53.42	25.00	8.27	5.34	48.68
Two and three ..	9.53	13.67	19.09	17.35	21.18	24.67	14.68	6.83	19.08
Four and five ..	13.26	..	7.23	11.77	17.97	26.64	35.99	38.59	18.41
Six and seven ..	..	..	4.24	5.43	5.08	16.87	27.21	16.38	9.38
Above seven ..	..	..	..	0.50	2.35	6.82	13.95	32.86	4.39
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	0.93	4.20	9.42	25.82	29.34	17.52	9.60	3.17	100.00
Number of families (unestimated)	12	64	144	372	372	265	149	54	1,432

Family income, on the whole, tended to increase with the size of the family, and in higher income classes there was a large percentage of large sized families.

The composition of families by the economic status of members is given in table 3.10.

TABLE 3.10
Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)								
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210— <300	300 and above	All
1	2	3	4	5	6	7	8	9	10
<i>Earners</i>									
Adults male ..	1.00	0.91	0.95	0.97	1.02	1.12	1.51	1.98	1.09
Adults female ..	..	0.09	0.05	0.05	0.02	0.13	0.24	0.21	0.08
Children male ..	..	..	..	..	..	..	..	..	..
Children female ..	..	..	..	..	..	..	..	..	..
All earners ..	1.00	1.00	1.00	1.02	1.04	1.25	1.75	2.19	1.17
<i>Earning dependants</i>									
Adults male ..	..	0.02	..	0.01	0.01	0.04	0.08	0.02	0.02
Adults female ..	..	..	..	0.02	0.03	0.04	0.02	0.02	0.02
Children male ..	..	..	..	..	0.01	..	0.02	..	0.01
Children female ..	..	..	..	..	..	..	..	..	..
All earning dependants	..	0.02	..	0.03	0.05	0.08	0.12	0.04	0.05
<i>Non-earning dependants</i>									
Adults male ..	..	0.05	0.07	0.14	0.12	0.25	0.42	0.40	0.18
Adults female ..	0.23	0.06	0.27	0.34	0.47	0.72	1.23	1.72	0.56
Children male ..	0.19	0.04	0.21	0.23	0.36	0.68	0.93	1.03	0.42
Children female ..	0.21	0.03	0.19	0.22	0.35	0.72	0.81	1.05	0.42
All non-earning dependants	0.63	0.18	0.74	0.93	1.30	2.37	3.39	4.20	1.58
<i>All</i>									
Adults male ..	1.00	0.98	1.02	1.12	1.15	1.41	2.01	2.40	1.29
Adults female ..	0.23	0.15	0.32	0.41	0.52	0.89	1.49	1.95	0.66
Children male ..	0.19	0.04	0.21	0.23	0.37	0.68	0.95	1.03	0.43
Children female ..	0.21	0.03	0.19	0.22	0.35	0.72	0.81	1.05	0.42
All members ..	1.63	1.20	1.74	1.98	2.39	3.70	5.26	6.43	2.80
Number of members (unestimated)	22	78	271	799	997	1,023	830	351	4,371

The average number of members per family was 2.80. Of these, 1.17 were earners, 0.05 earning dependants and 1.58 non-earning dependants. The proportion of earners to the total members decreased with an increase in the level of income upto the income-class 'Rs. 210 to less than Rs. 300', and showed a tendency to increase thereafter.

More light on the variation in the earning strength with family income is thrown by table 3.11 which gives the distribution of families by earning strength and income.

TABLE 3.11

Percentage distribution of families by earning strength

Earning strength	Monthly family income class (Rs.)								
	<30	30— <60	60— <90	90— <120	120— <150	150 — < 210	210— <300	300 and above	All
1	2	3	4	5	6	7	8	9	10
One earner ..	100.00	95.46	98.71	97.05	93.99	69.37	27.68	15.93	82.19
One earner and one or more earning dependants	..	2.27	0.42	1.43	2.50	7.00	4.05	4.43	2.99
Two earners ..	..	2.27	0.87	0.81	2.68	21.69	56.65	48.00	11.93
Two earners and one or more earning dependants	..	..	..	0.71	0.26	0.19	2.35	1.40	0.57
Three earners ..	..	..	..	..	0.57	1.75	8.71	25.38	2.11
Three earners and one or more earn- ing dependants	..	..	..	..	..	..	0.26	..	0.03
More than three earners with or without earning dependants	..	..	..	..	..	..	0.30	4.86	0.18
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, those having one earner were in a large majority, being 82.2 per cent. of the total. The percentage of families having more than two earners was rather small (2.9 per cent. of the total).

Table 3.12 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3.12

Percentage distribution of families by earning strength and relation ship with the main earner

Family earning strength by relationship with main earner	Number of families (unesti- mated)	Monthly family income class (Rs.)									Percent- age distri- bution of all families
		Below 30	30— <60	60— <90	90— <120	120— <150	150— <210	210— <300	300 and above	Total	
		3	4	5	6	7	8	9	10	11	
1	2	3	4	5	6	7	8	9	10	11	12
Self	1,141	1.13	4.88	11.31	30.50	33.56	14.78	3.23	0.61	100.00	82.19
Self and wife or husband	75	..	3.95	1.41	9.93	10.76	49.82	21.48	2.63	100.00	4.51
Self and one or more child- ren	59	..	..	0.96	1.54	10.97	24.90	39.95	21.68	100.00	3.25
Self, wife or husband and one or more children	6	..	..	..	24.77	..	60.91	14.32	..	100.00	0.30
Self and one or more other family members	131	..	0.14	0.30	0.90	10.33	20.22	50.29	17.82	100.00	8.92
Self, wife or husband and one or more other family members	12	..	..	..	22.39	..	27.37	12.93	37.31	100.00	0.49
Self, one or more child- ren and one or more other family members	7	..	..	..	..	..	48.80	28.67	22.53	100.00	0.30
Self, wife or husband, one or more children and one or more other family members	1	..	..	..	..	..	100.00	..	..	100.00	0.04
All families	1,422	0.92	4.20	9.42	25.82	29.34	17.52	9.60	3.17	100.00	100.00
Number of families (unestimated)	—	12	64	144	372	372	265	149	54	1,432	

Taking all families, the main earner was the sole earner in 82.2 per cent. of the cases. In 4.5 per cent. of the cases he/she was assisted by wife/husband, in 3.3 per cent. of the cases by children and in 8.9 per cent. of the cases by other family members. With the inclusion of other members in the earning strength, a larger percentage of families came in higher income-brackets.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.13 gives the number of dependants per 100 families by their relationship to the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.10. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.13

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship to main earner	Monthly family income class (Rs.)								
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210— < 300	300 and above	All
1	2	3	4	5	6	7	8	9	10
<i>Living with family</i>									
Wife or husband ..	13.26	10.59	21.07	26.85	37.76	50.36	68.79	74.16	38.34
Son or daughter ..	39.77	6.57	40.75	50.76	69.92	144.52	157.96	152.60	83.42
Father, mother, uncle and aunt	5.47	0.42	4.48	5.22	6.40	11.11	17.17	25.19	8.11
Brother, sister, cousin	4.06	0.30	3.64	4.60	6.51	8.02	24.70	26.89	8.12
Nephew, niece ..	..	..	0.28	3.07	4.37	5.23	16.76	47.33	6.13
Father-in-law, mother- in-law, brother-in- law and sister-in-law	..	..	1.62	1.17	2.26	6.33	17.41	39.89	5.16
Son-in-law, daughter- in-law	..	..	0.33	0.71	0.83	5.03	10.55	13.97	2.79
Grand children ..	..	..	1.90	1.01	0.67	4.31	17.42	35.25	4.18
Others ..	..	..	..	0.29	0.32	1.33	8.50	4.61	1.36
Total ..	62.56	17.88	74.07	93.68	129.04	236.24	339.26	419.89	157.61

TABLE 3.13—contd.

1	2	3	4	5	6	7	8	9	10
<i>Living away from family</i>									
Wife or husband ..	..	9.98	7.71	4.96	5.13	2.38	0.77	..	4.42
Son or daughter ..	..	19.96	1.84	5.31	13.27	5.43	5.43	..	4.48
Father, mother, uncle, aunt	..	8.93	9.70	7.45	4.41	6.22	6.75	3.53	7.75
Brother, sister, cousin	..	4.55	6.53	5.76	2.52	2.56	2.06	1.40	6.36
Nephew, niece ..	..	..	..	1.22	1.08	0.64	..	..	3.72
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	..	1.71	0.14	0.98	0.84	..	..	0.74
Son-in-law, daughter-in-law	..	..	1.14	..	..	..	..	..	0.63
Grand children ..	..	..	1.14	..	..	..	..	..	0.11
Others ..	..	..	..	0.29	..	0.95	0.77	..	0.11
Total ..	..	43.42	29.77	25.13	27.39	19.02	15.78	4.93	0.32
<i>Dependent units</i>									
Number of dependent units living away per 100 families	68.81	61.62	53.32	61.49	63.06	52.16	41.05	42.45	57.06

Although the number of dependants living with family increased progressively with the increase in the monthly family income, there was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.14 by three broad income-classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3.14

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife, and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	All
	1	2	3	4	5	6	7	8
Below 60	13.71	7.96	4.59	1.90	..	4.44	0.35	5.13
60—< 120	66.50	44.17	44.55	24.48	9.38	42.05	22.49	35.24
120 and above	19.79	47.87	50.86	73.62	90.62	53.51	77.16	59.63
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	8.22	40.46	5.83	20.13	13.40	2.28	9.68	100.00
Number of families (unestimated)	119	497	93	325	210	42	146	1,432

Family types consisting of husband or wife and husband, wife and children taken together constituted about 61 per cent. of the total families.

Table 3.15 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

TABLE 3.15

Percentage distribution of families by family composition in terms of adults/children and by income

Monthly family income class (Rs.)	Family composition (in terms of adults/children)					
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and 2 children	2 adults and more than 2 children
1	2	3	4	5	6	7
Below 60	8.93	..	4.52	3.79	..	1.95
60—< 120	47.90	36.34	40.29	25.16	30.70	22.31
120 and above ..	43.17	63.66	55.19	71.05	69.30	75.74
Total	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	48.68	0.95	8.64	7.19	4.26	6.34
Number of families (un-estimated)	616	14	147	95	71	111

Monthly family income class (Rs.)	3 adults	3 adults and one child	3 adults and more than 1 child	Other families	All
1	8	9	10	11	12
Below 60 .. ..	..	..	..	..	5.13
60—<120	25.31	12.18	19.02	11.29	35.24
120 & above ..	74.69	86.82	80.98	88.71	59.69
Total	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	2.37	3.83	5.97	11.77	100.00
Number of families (un-estimated)	34	54	100	190	1,432

The common types of families were 1 adult (workers living singly) and 2 adults with or without children. Comparing the distribution by income-classes for families having 1 adult, 2 adults and 3 adults it will be seen that 43.2 per cent. of the first category, 55.2 per cent. of the second and 74.7 per cent. of the third were in the highest income-classes, viz., Rs. 120 and above. Thus, with more adults added, the proportion of families in higher income-brackets increased rapidly.

3.92 Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3.16 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3.16

Percentage distribution of families by per capita income and family size

Family size	Monthly per capita income class (Rs.)									
	< 5	5— < 10	10— < 15	15— < 20	20— < 25	25— < 35	35— < 50	50— < 65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One ..	38.79	..	..	8.09	5.76	2.21	8.84	25.41	86.20	48.68
Two and three ..	..	39.07	6.39	7.37	6.26	13.43	36.92	44.48	11.77	19.08
Four and five ..	61.21	..	..	16.35	34.75	52.70	35.89	25.73	1.72	18.47
Six and seven ..	..	60.93	72.01	38.75	32.00	23.30	13.58	4.04	0.11	9.38
Above seven ..	..	..	21.60	29.44	21.23	8.36	4.77	0.34	0.20	4.39
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	0.20	0.13	0.79	3.76	5.85	12.11	15.11	11.73	50.32	100.00
Number of families (unestimated)	3	2	18	65	95	106	236	167	650	1,432

It will be seen that in higher per capita income classes a comparatively large percentage of families were small-sized families and conversely large-sized families were in the low per capita income classes.

Table 3.17 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.17

Composition of families (economic status) by per capita income classes

Economic status of members	Average number of member per family by monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners	1.00	1.00	1.06	1.13	1.28	1.26	1.35	1.34	1.05	1.17
Earning dependants	..	..	0.12	0.06	0.16	0.09	0.09	0.03	0.01	0.05
Non-earning dependants	2.45	4.05	5.64	5.08	4.36	3.71	2.53	1.35	0.17	1.53
All members	3.45	5.05	6.82	6.27	5.80	5.06	3.97	2.72	1.23	2.80

The proportion of earners to total members in the family increased with increase in the per capita income. The earning dependants constituted a small (1.8 per cent.) proportion of the total family members. The proportion of non-earning dependants, on the other hand, decreased with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1 Concepts and definitions

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties viz., land and house; pension, cash assistance; gifts and concessions; interest and dividends, chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2 Average monthly income per family and per capita

The average monthly income per family was Rs. 141.92 and the average per capita income was Rs. 50.74. The average monthly income per family and per capita according to different family income group is given below:

TABLE 4.1
Average monthly income by income classes

Item	Monthly family income class (Rs.)								
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210— <300	300 and above	All
1	2	3	4	5	6	7	8	9	10
<i>Monthly income</i>									
Average per family	15.42	48.38	75.31	108.06	132.16	173.10	246.17	379.04	141.92
Average per capita	9.48	40.26	42.95	54.81	55.33	46.88	46.74	58.99	50.74
Percentage of families to total	0.93	4.20	9.42	25.82	29.34	17.52	9.60	3.17	100.00

The average monthly income per family varied from Rs. 15.42 in the lowest income class to Rs. 379.04 in the highest income class. The average per capita income showed less variation in the different family income classes, leaving out the lowest class.

4.3 Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

Average monthly income per family by source, category of earner and family income classes

Category of earner and source	Monthly family income class (Rs.)								All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210— <300	300 and above	
1	2	3	4	5	6	7	8	9	10
Men									
Paid employment	13.11	43.35	70.57	102.96	127.90	158.48	217.03	347.72	132.32
Self employment	0.33	..	0.15	0.34	0.92	3.35	2.83	2.39	1.31
Other sources ..	1.98	0.38	0.72	0.30	0.34	1.05	0.69	4.84	0.68
Sub-total: by men ..	15.42	43.73	71.44	103.60	129.16	162.88	220.55	354.95	134.31
Women									
Paid employment	..	4.65	3.51	3.98	2.52	8.74	23.08	17.05	6.58
Self employment	..	..	0.35	0.45	0.22	1.42	2.00	7.04	0.88
Other sources ..	..	..	..	0.03	..	..	..	..	0.01
Sub-total: by women ..	..	4.65	3.86	4.46	2.74	10.16	25.08	24.09	7.47
Children									
Paid employment	..	..	..	..	0.26	0.06	0.27	..	0.11
Self employment	..	..	..	..	..	..	..	..	..
Other sources ..	..	..	0.01	..	..	..	..	..	0.00
Sub-total: by children ..	..	..	0.01	..	0.26	0.06	0.27	..	0.11
Family									
Paid employment	..	..	..	..	..	..	..	..	..
Self employment	..	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	..	..	..	0.27	..	0.03
Sub-total: by family ..	..	..	..	..	..	..	0.27	..	0.03
Total									
Paid employment	13.11	48.00	74.08	106.94	130.68	167.28	240.38	364.77	139.01
Self employment	0.33	..	0.50	0.79	1.14	4.77	4.83	9.43	2.19
Other sources ..	1.98	0.38	0.73	0.33	0.34	1.05	0.96	4.84	0.72
Total income ..	15.42	48.38	75.31	108.06	132.16	173.10	246.17	379.04	141.92
Percentage of families to total	0.93	4.20	9.42	25.82	29.34	17.52	9.60	3.17	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. Women contributed Rs. 7.47 (5.3 per cent of the total income) to the family income. The major portion of income earned by women and children was from paid employment.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

Average monthly income per family by category of earner, source of earnings and monthly per capita income class

Category of earner and source	Monthly per capita income class (Rs.)									
	< 5	5— < 10	10— < 15	15— < 20	20— < 25	25— < 35	35— < 50	50— < 65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Paid employment	..	36.56	69.43	100.27	119.35	126.81	147.97	141.51	132.46	132.46
Self employment	..	2.39	5.63	2.73	0.72	2.56	2.00	1.73	0.61	1.73
Other sources ..	0.78	8.48	0.28	2.58	0.04	0.79	0.64	1.27	0.45	0.64
Sub-total : by men ..	0.78	47.43	75.34	105.58	120.11	130.16	150.61	144.51	133.52	134.83
<i>Women</i>										
Paid employment	..	..	9.45	2.14	11.07	15.10	11.93	10.18	1.89	6.19
Self employment	..	..	1.70	1.06	0.90	2.62	1.90	0.96	0.11	0.90
Other sources ..	..	..	1.04	..	..	..	..	..	..	0.90
Sub-total: by women ..	..	..	12.19	3.20	11.97	17.72	13.83	11.14	2.00	7.99
<i>Children</i>										
Paid employment	..	..	..	..	0.19	0.30	..	..	0.13	0.30
Self employment	..	..	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	..	0.01	..	..	..	..	0.01
Sub-total: by children ..	..	..	..	..	0.20	0.30	..	..	0.13	0.31
<i>Family</i>										
Paid employment	..	..	..	..	..	..	..	..	..	..
Self employment	..	..	..	..	..	..	..	..	..	..
Other sources	..	..	..	..	..	..	0.17	..	..	0.17
Sub-total: by family ..	..	..	..	..	..	..	0.17	..	..	0.17
<i>Total</i>										
Paid employment	..	36.56	78.88	102.41	130.61	142.21	159.90	151.69	134.48	139.48
Self employment	..	2.39	7.33	3.79	1.62	5.18	3.90	2.69	0.72	5.18
Other sources ..	0.78	8.48	1.32	2.58	0.05	0.79	0.81	1.27	0.45	0.81
Total income ..	0.78	47.43	87.53	108.78	132.28	148.18	164.61	155.65	135.65	148.18

The average monthly income per family increased from Re. 0.78 in the lowest per capita income class to Rs. 164.61 in the per capita income class 'Rs. 35 to less than Rs. 50' and thereafter decreased steadily to Rs. 135.65 in the highest per capita income class.

4.4 Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

Average monthly receipts by components and family income classes

Source	Average monthly family income class (Rs.)								
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 <300	300 and above	All
1	2	3	4	5	6	7	8	9	10
<i>Paid employment</i>									
Basic wage and allowances	13.11	47.04	71.35	105.23	127.48	158.03	223.68	311.25	132.41
Bonus and Commission	..	0.17	0.54	0.06	1.82	6.18	11.68	47.61	4.47
Concessions ..	..	0.28	0.54	0.27	0.71	0.83	0.96	2.78	0.67
Rest ..	..	0.51	1.65	0.78	0.67	2.24	4.06	3.13	1.46
Sub-total: paid employment	13.11	48.00	74.08	106.94	130.68	167.28	240.38	364.77	139.01
<i>Self-employment</i>									
Agriculture ..	..	..	..	..	(—)0.19	..	..	..	(—)0.05
Animal husbandry	..	..	..	0.03	0.13	0.04	0.09	..	0.06
Trade ..	..	..	0.01	0.06	0.07	0.33	1.27	4.59	0.36
Rest ..	0.33	..	0.49	0.70	1.13	4.40	3.47	4.84	1.82
Sub-total: Self-employment	0.33	..	0.50	0.79	1.14	4.77	4.83	9.43	2.19
<i>Other income</i>									
Rent ..	..	..	0.03	0.03	0.08	0.08	0.02	0.34	0.06
Rest ..	1.98	0.38	0.70	0.30	0.26	0.97	0.94	4.50	0.66
Sub-total: other income ..	1.98	0.38	0.73	0.33	0.34	1.05	0.96	4.84	0.72
Total income ..	15.42	48.38	75.31	108.06	132.16	173.10	246.17	379.04	141.92
<i>Other receipts</i>									
Sale of assets other than shares, etc.	..	..	..	0.32	0.34	0.99	1.08	..	0.46
Credit purchase ..	19.74	7.49	4.96	2.41	3.66	5.37	11.18	4.70	4.82
Loan taken ..	50.49	17.94	21.37	30.53	35.59	54.84	46.27	33.51	36.67
Rest ..	6.39	5.51	6.13	3.22	5.57	9.71	13.82	6.79	6.58
Sub-total: other receipts ..	76.62	30.94	32.46	36.48	45.16	70.91	72.35	45.00	48.53
Total receipts ..	92.04	79.32	107.77	144.54	177.32	244.01	318.52	424.04	190.45
Percentage of families to total	0.93	4.20	9.42	25.82	29.34	17.52	9.60	3.17	100.00

A major portion (93.3 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution from this source generally increased upto the income class 'Rs. 120 to less than Rs. 150' and thereafter showed a downward trend.

Income from bonus and commission accounted for Rs. 4.47 or 3.1 per cent. of the total income. Families in the lowest income class (below Rs. 30) did not receive any bonus or commission.

On the whole, the families having an income of less than Rs. 210 per month had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in higher income brackets.

4.5 Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly income and other receipts by components and family size

(In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages .. and allowances	107.83	120.12	136.07	155.39	170.30	182.44	171.97	224.38	132.41
Bonus and concession	4.48	2.42	4.69	1.68	7.06	8.64	0.81	6.83	4.47
Overtime earnings	0.51	0.74	0.94	0.31	0.78	1.41	0.27	1.59	0.67
Other earnings ..	0.53	1.16	1.15	1.15	..	0.35	3.77	0.46	0.77
Concessions ..	0.25	0.74	0.94	1.99	1.01	0.53	0.54	1.82	0.69
Total ..	113.60	125.18	143.79	160.52	179.15	173.37	177.36	235.08	139.01
<i>Income from self-employment</i>									
Boarding and lodging services	0.02	1.26	1.88	1.78	2.48	1.58	3.50	2.51	1.03
Agriculture ..	..	..	..	..	(—)0.56	..	..	..	(—)0.05
Animal husbandry	0.02	0.42	..	..	..	0.18	..	..	0.06
Trade .. ..	..	0.11	0.42	0.21	0.22	0.35	1.62	4.32	0.36
Profession ..	0.02	0.21	0.10	0.84	1.23	1.59	0.81	0.46	0.37
Others .. ..	..	0.11	0.94	1.05	0.67	0.18	..	3.42	0.42
Total ..	0.06	2.11	3.34	3.88	4.04	3.88	5.93	10.71	2.19

TABLE 4.5—contd.

1	2	3	4	5	6	7	8	9	10
<i>Other income</i>									
Net rent from land	..	..	..	..	..	..	..	..	..
Net rent from house	0.02	..	..	0.53	..	..	..	..	0.06
Net rent from others	..	..	..	..	..	..	..	..	..
Pension ..	..	..	..	..	..	..	..	..	..
Cash assistance ..	..	..	..	..	0.22	0.70	..	1.59	0.13
Gifts and concessions	0.35	0.32	0.21	0.10	2.02	0.18	1.08	0.68	0.49
Interest and divi- dends	0.04	..	..	..	..	0.35	..	..	0.04
Chance games and lotteries	..	..	..	..	..	..	..	..	..
Total ..	0.41	0.32	0.21	0.63	2.24	1.23	1.08	2.27	0.72
Total income ..	114.07	127.61	147.34	165.03	185.43	178.48	184.37	248.06	141.92
<i>Other gross receipts</i>									
Sale of shares and securities	..	..	..	..	..	..	..	..	..
Withdrawal of sav- ings	3.49	6.32	7.40	5.24	12.89	5.64	4.58	7.52	5.48
Sale of other assets	..	0.21	0.31	2.30	0.56	0.53	..	2.51	0.46
Credit purchase ..	2.65	5.06	3.86	4.71	11.10	10.05	6.47	9.79	4.82
Loan taken ..	25.45	35.09	41.19	58.75	50.90	52.21	66.84	32.12	36.67
Rest	0.29	2.63	0.42	3.87	1.12	0.18	0.81	3.64	1.10
Total ..	31.88	49.31	53.18	74.87	76.57	68.61	78.70	55.58	48.53
Total receipts ..	145.95	176.92	200.52	239.90	262.00	247.09	263.07	303.64	190.45

The average income per family gradually increased from Rs. 114.07 in case of single member families to Rs. 248.06 in case of families having over 7 members, excepting that there was a small decline in the average income of 6 and 7 member families as compared to that of 5 member families.

Income from paid employment constituted about 98 per cent. of the total income. Basic wages and allowances were by far the most important component of income from paid employment in all size-classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment was proportionately higher in case of large-sized families of 7 and over 7 members. Income from "other sources", e.g., rent, cash assistance, etc., was also proportionately higher in large size families of 5 or more members.

4.6 Income and other receipts by family composition

4.61

3.91 ~~Analysis by family income~~

The composition of the family is an important factor which influences the level of family income. This can be seen from Table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

Average monthly receipts by family-composition in terms of relationship with the main earner

(In Rupees)

Item	Family composition in terms of relationship with main earner							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Income ..	97.59	117.40	122.67	149.58	213.59	136.53	179.48	141.92
Other receipts	20.40	34.21	38.40	63.19	64.62	39.49	87.56	48.53
Total ..	117.99	151.61	161.07	212.77	278.21	176.02	267.04	190.45
Percentage of families to total	8.22	40.46	5.83	20.13	13.40	2.28	9.68	100.00

The average monthly receipts per family amounted to Rs. 190.45. The major portion (Rs. 141.92) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 48.53 was derived from "other receipts" comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively unimportant part in the case of families consisting of unmarried earner and other members, the proportion of such receipts to the total income being 20.9 per cent. and 28.9 per cent. respectively. These capital receipts, however, accounted for about 42.2 per cent., 31.3 per cent. and 30.3 per cent. of the total income respectively in case of families consisting of husband, wife and children; husband and wife; husband, wife, children and other members.

4.62 In terms of the number of adults and children

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

Average monthly income and other receipts by family composition in terms of adults/children
(In Rupees)

Item	Family composition (in terms of adults/children)									
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families
1	2	3	4	5	6	7	8	9	10	11
Income ..	114.13	138.54	126.40	137.02	134.89	150.07	179.33	180.20	188.05	226.29
Other receipts ..	32.02	34.06	49.83	49.69	56.28	76.07	64.15	115.21	82.27	56.72
Total ..	146.15	172.60	176.23	186.71	191.17	226.14	243.48	295.41	270.32	283.01
Percentage of families to total	48.68	0.95	8.64	7.19	4.26	6.34	2.37	3.83	5.97	11.77
										100.00

The proportion of "other receipts" to the total income was comparatively high in case of families consisting of 3 adults and 1 child, two adults and more than two children, 3 adults and more than 1 child and 2 adults and 2 children, being 63.9 per cent., 50.7 per cent., 43.8 per cent. and 41.7 per cent. respectively.

CHAPTER 5

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1 *Concepts and definitions*

5.1.1 *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:

Expenditure on current living

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
 - (a) Medical care
 - (b) Personal care
 - (c) Education and reading
 - (d) Recreation and amusement
 - (e) Transport and communication
 - (f) Subscription and
 - (g) Personal effects and other miscellaneous expenses.
- (vii) Taxes, interest and litigation, and
- (viii) Remittances to dependants.

Capital outlays

- (i) Savings and investment, and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. The value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period,

that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12 *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ($f/f+e$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and extra persons (e), the Investigators were instructed to record the composition of the later (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.13 *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male=1.0

Adult female=0.9

Child (below 15 years)=0.6

5.2 *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 141.92 and the average consumption expenditure worked

out to Rs. 131.60, leaving a small surplus of Rs. 10.32. However, when items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the budget showed a deficit of Rs. 14.24. The analysis will first be made in terms of total consumption expenditure, and other disbursement, i.e., non-consumption outgo and capital outlays, will be discussed separately.

5.21 Consumption expenditure

Of the average consumption expenditure of Rs. 131.60 per family per month, an expenditure of Rs. 72.16 or 54.84 per cent. was incurred on food, Rs. 6.19 or 4.70 per cent. on tobacco, pan, supari and intoxicants, Rs. 6.34 or 4.82 per cent. on fuel and lighting, Rs. 7.06 or 5.36 per cent. on housing, water charges and household appliances, etc., Rs. 16.66 or 12.66 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 23.19 or 17.62 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 30.19 per month. Table 5.1 which gives the details of average expenditure on food per adult consumption unit for the different income classes shows that the figures fluctuated within narrow limits.

TABLE 5.1

Average expenditure on food per adult consumption unit by income classes

Monthly family income (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30	1.63	1.44	46.26	32.12
30—<60	1.20	1.16	39.45	34.01
60—<90	1.74	1.56	47.55	30.48
90—<120	1.98	1.75	54.28	31.02
120—<150	2.39	2.05	64.16	31.30
150—<210	3.70	3.05	89.61	29.38
210—<300	5.26	4.41	121.53	27.56
300 and above	6.43	5.40	170.31	31.54
All income	2.80	2.39	72.16	30.19

5.22 Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 56.53 or about 43 per cent. of the total consumption expenditure. Of this, an expenditure of Rs. 20.27 was incurred on remittances to dependants, Rs. 18.29 towards repayment of debts, Rs. 13.68 on savings and investments

and Rs. 4.29 on taxes, interest and litigation. Repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important items under savings and investments were provident fund (Rs. 7.24), ornaments (gold and silver) (Rs. 1.24), shares and securities (Rs. 0.72), purchase of property (Rs. 0.36) and life insurance premium (Rs. 0.31). Of the above items, expenditure towards provident fund contribution was reported by about 83 per cent. of the families surveyed. The amount remitted to dependants (Rs. 20.27) was very high but it has also to be borne in mind that quite a large number of dependants were living away from the families. Under "taxes, interest and litigation", interest on loans alone accounted for Rs. 4.20 or about 98 per cent of the total expenditure on these items. The average expenditure on litigation was insignificant, being Rs. 0.07.

5.23 The budget of single member families

Single member families constituted 48.7 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single member families was Rs. 114.07 and the average monthly consumption expenditure Rs. 84.64, leaving a surplus of Rs. 29.43. However, when such items as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure, were included, the budget showed a deficit of Rs. 3.98 which was markedly less than the average deficit of Rs. 14.24 in the case of all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single member families and multiple member families.

TABLE 5.2
Percentage expenditure on groups/sub-groups of items

Groups and sub-groups of items	Type of family		
	Single-member families	Multiple member families	All
1	2	3	4
Food	53.14	55.61	54.84
Pan, supari, tobacco and alcoholic beverages	6.65	3.82	4.70
Fuel and light	2.14	6.04	4.82
Rent for house and water charges ..	2.75	4.89	4.22
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services	0.98	1.21	1.14
Clothing, bedding, footwear, headwear and miscellaneous	15.00	11.59	12.66
Personal care	3.57	2.73	2.99
Education and reading	0.25	1.18	0.89
Recreation and amusement	1.41	1.11	1.20
Medical care	4.75	5.04	4.95
Other consumption expenditure	9.36	6.78	7.59
Total ..	100.00	100.00	100.00

Workers living singly spent proportionately less on food, fuel and light, rent and water charges, education and medical care but more on pan, supari, tobacco and intoxicants, clothing, bedding, footwear, headwear, personal care, recreation and amusement and certain other items such as subscription, gifts and charities, ceremonies, etc. Judged from the restricted angle of the proportion of expenditure on food, single workers had a higher level of living than the families. Even taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 26.33 per month in the case of multiple families and Rs. 44.98 in case of singlemen. Taking important sub-groups under food, the average expenditure per adult consumption unit on cereals, pulses and prepared meals was Rs. 35.58 in case of single member families and Rs. 13.48 in respect of multiple families. It was Rs. 3.61 on milk and milk products in case of single member families as compared to Rs. 2.04 in respect of multiple families. The average expenditure per adult consumption unit on non-food items was also markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 12.70, Rs. 7.92, Rs. 3.02 and Rs. 1.19 on clothing, bedding, footwear, headwear, etc., other consumption expenditure like transport, subscriptions, etc., personal care and recreation and amusement as against the average expenditure per adult consumption unit of Rs. 5.49, Rs. 3.21, Rs. 1.29 and Re. 0.52, respectively in the case of multiple member families.

5.3 Levels of expenditure by income and by family-type

The overall average monthly expenditure was Rs. 156 per family, Rs. 56 per capita and Rs. 65 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3
Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)								All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210— <300	300 and above	
1	2	3	4	5	6	7	8	9	10
<i>Monthly expenditure</i>									
Average per family	75.64	71.69	95.77	123.48	143.21	195.21	258.62	331.21	156.16
Average per capita	46.53	59.67	54.61	62.63	59.92	52.86	49.11	51.54	55.86
Average per adult consumption unit	52.39	61.80	61.30	70.62	69.86	64.09	58.59	61.34	65.36
Percentage of families to total	0.93	4.20	9.42	25.82	29.34	17.52	9.60	3.17	100.00

The average monthly expenditure per family varied from Rs. 71.69 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 331.21 in the highest income group. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average per capita expenditure in the family, there were only small variations from the overall average in the different income-classes, ignoring the lowest income class of below Rs. 30 where the proportion of families was very small. The expenditure per adult consumption unit also varied by about Rs. 7 from the overall average in the different income-classes, except for the lowest income-class.

It will be seen that in the case of the first four income classes the expenditure is more than the income. The difference is met from 'other receipts namely increase in liabilities and diminution of assets'. This has been discussed in detail in chapter 7.

Table 5.4 shows how families with different composition (in terms of relationship with main earner) were distributed in the three expenditure classes Table 5.5 shows similar distribution of families in terms of their adult-child composition. Both the tables show that with increasing number of members in the family a larger percentage of families come in higher expenditure classes.

TABLE 5.4

Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure

Monthly family expenditure (Rs.)	Family composition (in terms of relationship with main earner)							
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Below 60	11.11	5.29	..	0.22	..	..	..	3.09
60—120	64.10	53.03	46.20	17.42	2.80	37.20	19.01	35.97
120 and above	24.79	41.68	53.80	82.36	97.20	62.80	80.99	60.94
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	8.22	40.46	5.83	20.13	13.40	2.28	9.68	100.00

TABLE 5.5

Percentage distribution of families by family composition (in terms of adults/children) and expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	6.27	..	..	0.61	..	..	..	..	..	..	3.09
60—120	54.85	27.48	44.35	26.46	19.28	12.47	15.22	8.62	9.41	3.48	35.97
120 and above	38.88	72.52	55.65	72.93	80.72	87.53	84.78	91.38	90.56	96.52	60.94
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	48.68	0.95	8.64	7.19	4.26	6.34	2.37	3.83	5.97	11.77	100.00

5.4 Expenditure by family income

Table 5.6 which gives the average monthly expenditure of a family on sub-groups and groups of consumption items in various monthly family income classes would show how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6

Average monthly expenditure by family income classes

Sub-groups and groups of items	Monthly family income class (Rs.)								A
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210— < 300	300 and above	
1	2	3	4	5	6	7	8	9	10
<i>Food</i>									
Cereals and products	9.43	5.28	10.20	12.80	16.71	29.82	45.62	59.77	20.
Pulses and products	1.06	0.85	1.43	1.90	2.68	3.66	5.21	7.39	2.
Oil seeds, oils and fats	0.99	1.08	1.53	1.99	3.01	4.58	6.85	11.69	3.
Meat, fish and eggs	3.25	1.43	2.15	3.44	4.67	9.60	14.52	21.34	6.
Milk and products	3.37	2.44	2.33	3.92	5.57	7.16	9.33	15.86	5.
Vegetable and products	1.22	1.32	1.88	2.48	3.26	5.10	6.47	9.16	3.
Fruits and products	0.86	0.46	0.94	1.04	1.49	2.29	2.75	6.80	1.
Condiments, spices, sugar, etc.	1.88	1.72	3.31	4.36	5.68	9.53	15.22	20.88	6.
Non-alcoholic beverages	0.54	0.30	0.69	0.86	1.16	1.92	3.17	4.17	1.
Prepared meals and refreshments	23.66	24.57	23.09	21.49	19.93	15.95	12.39	13.25	19.
Sub-total: Food ..	46.26	39.45	47.55	54.28	64.16	89.61	121.53	170.31	72.
<i>Non-food</i>									
Pan, supari ..	1.70	2.23	2.27	2.75	2.73	3.22	4.24	3.43	2.
Tobacco and products	0.75	2.32	2.30	2.61	2.71	3.24	3.69	4.48	2.
Alcoholic beverages, etc.	..	..	0.13	0.49	0.36	0.37	1.17	0.74	0.
Fuel and light ..	1.56	2.06	3.19	4.28	5.50	8.10	12.34	19.22	6.
House rent, water charges, repairs, etc.	1.45	2.63	3.81	4.15	4.80	7.94	9.97	13.63	5.
Furniture and furnishings	..	0.21	0.04	0.05	0.32	0.04	0.35	..	0.
Household appliances, etc.	0.80	0.66	0.25	0.39	0.75	1.25	1.64	0.47	0.
Household services	..	0.11	0.34	0.16	0.24	0.46	0.80	1.56	0.
Clothing, bedding and headwear	7.83	5.82	6.60	7.63	10.30	13.60	17.93	24.79	10.
Footwear ..	..	0.26	0.73	1.17	1.00	1.28	1.51	1.99	1.
Miscellaneous (laundry, etc.)	2.16	3.05	3.23	3.67	4.26	5.61	7.70	10.76	4.
Medical care ..	1.88	2.85	4.58	5.12	5.30	9.23	11.11	12.19	6.
Personal care ..	1.98	2.28	2.96	3.27	3.64	4.60	6.15	7.97	3.
Education and reading	0.02	0.05	0.71	0.42	0.66	1.60	3.68	5.51	1.
Recreation and amusement	0.64	0.59	1.00	1.06	1.37	1.47	4.33	4.02	1.

TABLE 5.6—contd.

1	2	3	4	5	6	7	8	9	10
<i>Non-food—contd.</i>									
Transport and communication	6.45	2.20	2.96	2.77	3.03	3.78	4.58	8.52	3.41
Subscription, etc.	1.99	0.31	0.72	5.13	2.12	12.03	5.18	14.88	5.13
Personal effects and miscellaneous expenses	0.17	0.36	0.93	0.89	2.88	0.83	1.13	0.30	1.45
Sub-total: non-food	29.38	27.89	36.75	46.01	51.97	78.65	97.50	134.46	59.44
Total consumption expenditure	75.64	67.34	84.30	100.29	116.13	168.26	219.03	304.77	131.00
<i>Non-consumption expenditure</i>									
Taxes, interest and litigation	..	0.05	1.34	4.16	4.77	5.79	5.84	7.50	4.20
Remittance to dependants	..	3.70	10.13	19.03	22.31	21.16	33.75	18.94	20.27
Savings and investment	0.67	2.62	4.11	9.15	13.37	17.76	28.51	32.71	13.68
Debts repaid ..	10.79	6.71	7.45	12.36	18.28	24.53	29.28	48.66	18.29
Total: non-consumption expenditure ..	11.46	13.68	23.03	44.70	58.73	69.24	97.38	107.81	56.53
Total: disbursement	87.10	81.02	107.33	144.99	174.86	237.50	316.41	412.58	188.13
Percentage of families to total	0.93	4.20	9.42	25.82	29.34	17.52	9.60	3.17	100.00

The average monthly consumption expenditure per family was Rs. 131.60. Expenditure on food worked out to Rs. 72.16 or 54.84 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure generally decreased with a rise in family income ignoring the last two income classes (Rs. 210 and above) where it was slightly higher (2 per cent. to 3 per cent.) than that in the preceding income class. Taking individual sub-groups under the food group, the expenditure, as percentage of the total consumption expenditure, on cereals and products, pulses and products showed an upward trend with an increase in income. This was due to the fact that a large percentage of the expenditure on food of single member families, who constituted about 49 per cent. of the total and were concentrated in the income class below Rs. 150, was accounted for by prepared meals consisting mainly of cereals and pulses. Thus, if the expenditure on cereals, pulses and prepared meals was considered together, the percentage expenditure on these items showed a downward trend as the level of income increased. The percentage expenditure on other food items like oil seeds, oils and fats and meat, fish and eggs generally increased with increase in income; that on milk and products and fruits and products also showed more or less an upward trend. In case of prepared meals, the percentage expenditure, on the whole, showed a tendency to decrease with the increase in income.

The non-food groups accounted for 45 per cent. of the total consumption expenditure. Of this, the expenditure on the more important (N) 25 Dof LB—5

tant necessities viz., fuel and light, house rent, water charges and repairs and clothing, bedding and headwear sub-groups formed about 39 per cent.

The percentage expenditure on some of the conventional necessities and luxuries such as household appliances and subscriptions showed generally an upward trend with the rise in the level of income; that on furniture and furnishings, footwear, alcoholic beverages, personal effects and miscellaneous expenses and services such as laundry, tailoring, washing soap, etc., accounted for about 13 per cent of the expenditure on non-food items. As regards relationship with income, these items did not show any clear-cut trend. The percentage expenditure on personal care and medical care was almost constant and that on tobacco and tobacco products decreased with an increase in income except in the lowest income class where it was the lowest. On the other hand expenditure on education and reading in relation to total expenditure increased with an increase in the level of income.

5.5 Expenditure by per capita income

Table 5.7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

Average monthly expenditure and disbursements by per capita income classes

Sub groups and groups of items	Monthly per capita income class (Rs.)									
	< 5	5— < 10	10— < 15	15— < 20	20— < 25	25— < 35	35— < 50	50— < 65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and products	32.34	35.89	40.89	40.05	40.20	39.16	35.74	23.79	7.45	20.97
Pulses and products	3.32	2.61	4.29	4.14	4.88	4.77	4.62	3.33	1.35	2.84
Oil seeds, oils and fats	3.69	1.75	5.87	5.32	5.88	6.50	5.40	4.21	1.45	3.43
Meat, fish and egg	13.60	0.61	8.03	8.57	10.46	11.43	11.97	7.96	2.29	6.30
Milk and products	12.95	2.18	4.31	6.97	6.62	7.13	7.32	6.21	4.46	5.65
Vegetable and products	3.06	3.53	4.92	5.29	5.76	5.95	5.37	4.89	1.89	3.65
Fruits and products	2.85	0.51	0.92	1.97	1.24	2.18	2.25	1.71	1.47	1.69
Condiments, spices, sugar, etc.	4.75	11.04	12.10	11.63	12.15	13.65	11.34	9.05	2.57	6.98
Non-alcoholic beverages	1.85	2.43	2.62	2.35	2.51	2.74	2.31	1.81	0.52	1.41
Prepared meals and refreshments	12.29	3.18	2.87	6.43	6.19	6.47	8.27	14.48	29.47	19.24
Sub-total: food	90.70	63.73	86.82	92.72	95.89	99.98	94.59	77.44	52.92	72.16

TABLE 5.7—contd.

1	2	3	4	5	6	7	8	9	10	11
<i>Non-food</i>										
Pan, supari	2.58	1.93	2.36	3.27	3.06	3.05	2.90	2.84	2.87	2.91
Tobacco and products	2.01	2.18	2.06	2.68	2.73	2.88	2.90	3.03	2.84	2.84
Alcoholic beverages, etc.	..	..	..	0.58	0.10	0.76	0.46	0.47	0.40	0.44
Fuel and light	4.22	7.80	11.15	9.42	10.42	10.71	10.83	7.70	2.88	6.34
House rent, water charges, repairs, etc.	2.97	6.09	7.06	8.78	7.38	8.66	8.64	7.45	3.34	5.77
Furniture and furnishings	..	..	0.04	0.15	..	0.13	0.26	0.24	0.14	0.16
Household appliances, etc.	3.70	..	0.07	1.40	0.72	1.19	0.61	1.27	0.56	0.77
Household services	..	..	0.17	0.04	0.14	0.15	0.50	0.37	0.41	0.36
Clothing, bedding and headwear	30.45	..	6.54	7.46	6.25	14.32	13.07	12.44	9.67	10.84
Footwear	..	..	2.35	0.26	0.72	1.20	1.47	1.01	1.10	1.10
Miscellaneous (laundry, etc.)	4.66	2.36	5.32	4.05	4.39	5.59	5.86	5.60	4.03	4.72
Medical care	6.09	13.25	4.84	7.19	6.77	8.93	8.90	7.49	4.92	6.51
Personal care	3.76	1.94	5.26	4.30	4.48	4.78	4.70	4.29	3.35	3.94
Education and reading	0.00	..	6.01	2.81	1.16	1.43	2.54	1.40	0.47	1.17
Recreation and amusement	..	..	0.71	0.91	0.58	1.10	3.12	1.73	1.43	1.58
Transport and communication	23.73	2.95	2.81	2.57	3.16	3.13	3.58	3.42	3.45	3.41
Subscription, etc.	9.20	0.30	1.16	2.49	3.42	4.02	4.65	13.02	4.15	5.13
Personal effects and miscellaneous expenses	..	..	1.31	0.37	0.61	1.10	1.03	0.69	2.01	1.45
Sub-total: non-food	93.46	38.80	59.22	58.73	56.09	73.13	76.02	74.46	48.02	59.44
Total: consumption expenditure	184.16	102.53	146.04	151.45	151.98	173.11	170.61	151.90	100.94	131.60
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation	..	..	0.93	3.24	3.98	3.97	5.76	4.39	4.39	4.29
Remittance to dependants	..	..	..	3.65	3.13	5.38	5.89	14.23	32.96	20.27

TABLE 5.7—concl'd.

1	2	3	4	5	6	7	8	9	10	11
<i>Non-consumption expenditure—contd.</i>										
Savings and investments	..	..	5.04	7.53	8.49	12.11	16.22	19.37	13.24	13.68
Debts repaid	43.52	9.77	9.08	8.03	26.28	16.95	21.84	17.60	17.60	18.29
Total: non-consumption expenditure	43.52	9.77	15.05	22.45	41.88	38.41	49.71	55.59	68.19	56.53
Total: disbursements	227.68	112.30	161.09	173.90	193.86	211.52	220.32	207.49	169.13	188.13

The percentage expenditure on food to the total consumption expenditure was markedly high (about 60 per cent. to 63 per cent.) in case of the per capita income classes below Rs. 25 excepting the lowest per capita income class where it was the lowest (49.3 per cent.). In other income classes the percentage expenditure on food showed a tendency to decline except in the highest income class where it was slightly higher (52.4 per cent.) than that in the preceding per capita income class. The sudden drop in the total expenditure on food in the case of last two higher income classes was due partly to the concentration of single member families in these classes. The percentage expenditure on non-food items, especially on non-conventional necessities and luxuries such as clothing, bedding, headwear, etc., transport and communications, subscriptions, gifts, charities, ceremonials, etc., personal effects and miscellaneous expenditure such as pocket expenses, umbrellas, fountain pens, etc., generally showed an upward trend as per capita income increased.

5.6 Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Ernest Engel. The main results derived by Engel from his studies are set out below:—

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) That the proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on

food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.61 Analysis by per capita income classes

Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure

TABLE 5.8

Percentage distribution of families in each per capita income class by percentage expenditure on food.

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)									
	< 5	5— < 10	10— < 15	15— < 20	20— < 25	25— < 35	35— < 50	50— < 65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
< 45	38.79	..	11.02	9.02	2.57	14.16	22.87	33.01	64.33	42.07
45—< 50	43.52	..	12.50	2.11	10.90	11.79	11.05	10.54	12.11	11.33
50—< 55	..	60.93	3.97	14.61	12.77	17.93	14.58	14.69	8.74	11.90
55—< 60	..	..	15.53	21.00	11.37	15.40	13.55	17.14	6.41	10.73
60—< 65	..	..	20.03	11.72	22.26	15.55	18.46	11.12	4.11	9.95
65—< 70	17.69	..	7.51	12.21	21.62	11.98	10.83	8.93	2.44	7.17
70 and above	..	39.07	29.44	29.33	18.51	13.19	8.66	4.57	1.86	6.85
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

The percentage of families having significantly lower percentage expenditure on food (less than 45 per cent.) was generally high in higher per capita income classes. Similarly, the percentage of families recording appreciably higher percentage expenditure on food generally declined in the case of high per capita income classes.

5.62 Analysis by family size

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, large-size families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure,

TABLE 5.9

Percentage distribution of families in each family size class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Number of families (unestimated)	Family size					
		1	2 and 3	4 and 5	6 and 7	Above 7	All
1	2	3	4	5	6	7	8
Below 45	527	61.05	37.15	21.11	12.25	4.82	42.07
45—<50	167	11.21	10.67	16.54	5.57	5.96	11.33
50—<55	183	9.22	14.24	12.83	19.45	11.42	11.90
55—<60	166	5.54	14.80	16.20	14.17	20.17	10.73
60—<65	163	4.73	11.41	14.61	20.03	20.18	9.95
65—<70	117	2.77	8.53	10.63	15.41	18.11	7.17
70 and above	109	5.48	3.20	8.08	13.12	19.34	6.85
Total	1,432	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families	×	48.68	19.08	18.47	9.38	4.39	100.00
Number of families (unestimated).	×	616	289	285	164	78	1,432

About 61 per cent. of the single member families spent less than 45 per cent. of the total expenditure on food and only about 13 per cent. of such families spent 60 per cent. or more on food. As against this only about 21 per cent. and 12 per cent. of the families, containing 4 and 5; 6 and 7 members respectively, spent less than 45 per cent. on food and similarly 33 per cent. and 49 per cent. of corresponding families spent 60 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of end classes of percentage expenditure on food, i.e. less than 45 and 70 or more, which are appreciably lower or higher than the overall average percentage expenditure on food.

5.7 Proportion of families reporting expenditure on selected sub-groups

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of families are given in table 5.10,

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Items	Family size						Reporting families (unestimated)
	One	Two or three	Four or five	Six or seven	Above seven	All	
1	2	3	4	5	6	7	8
Prepared meals and refreshments	96.19	90.15	92.14	84.30	93.04	93.04	1,330
Non-alcoholic beverages	21.74	85.05	98.68	98.28	100.00	58.64	892
Pan, supari ..	74.84	73.15	76.42	73.68	83.41	75.08	1,035
Tobacco and tobacco products.	83.85	87.66	84.31	86.58	90.28	85.20	1,192
Alcoholic beverages ..	5.79	5.46	7.04	11.06	5.05	6.42	84
Furniture and furnishings	2.51	5.07	1.62	4.56	4.09	3.09	42
Household services ..	16.08	12.56	14.02	19.06	8.87	14.15	174
Medical care	93.74	94.40	91.13	93.94	95.83	94.05	1,314
Personal care	99.27	100.00	100.00	100.00	99.49	99.62	1,430
Education and reading ..	12.90	21.72	33.18	42.71	67.75	23.53	373
Recreation and amusement	47.48	40.38	44.10	38.47	43.48	44.48	643
Transport and communication.	87.74	85.78	83.77	89.46	84.04	86.63	1,289
Remittance to dependants	67.87	36.81	22.53	12.64	21.24	46.34	601
Savings and investments	84.05	88.69	92.26	95.44	95.18	88.01	1,214
Debts repaid	39.53	34.78	42.75	47.88	42.53	40.13	555

A little more than 93 per cent. of the families incurred expenditure on prepared meals and refreshments. About 59 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Most of the families surveyed were addicted to tobacco and tobacco products and pan supari. The percentage of such families was 85 and 75 respectively and this was more or less the same in all size classes. Only about 6 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be much popular objects of expenditure and even expenditure on household services which most often consisted of employment of domestic servants was reported by only 14 per cent. of the families.

The percentage of families reporting expenditure on education and reading went up rapidly with the increase in size of family. More than 44 per cent. of the families reported expenditure on recreation and amusement. It was the maximum (47.5 per cent.) in case of single member families. The use of means of transport and communication was quite widespread and about 87 per cent. of the families reported expenditure on this sub-group.

More than 88 per cent. of the families were either saving or investing some amount. The percentage of families reporting expenditure on remittances to dependants generally decreased with an increase in the size of the family and was the highest (67.9 per cent.) in case of single member families.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1 Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding "prepared meals and refreshments" for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1
Average quantity consumed per family per month by items

Item						Standard unit (quantity)	Number of families reporting* (unestimated)	Average quantity consumed per family per month
1						2	3	4
<i>Food, beverages, etc.</i>								
<i>Cereals and products</i>								
Paddy	..	..	..	..	..	kg.	1	0.02
Rice	..	..	..	..	..	"	943	14.88
Wheat	..	..	..	..	..	"	831	9.14
Wheat atta	..	..	..	..	..	"	7	0.08
Jowar	..	..	..	..	..	"	338	4.00
Jowar atta	..	..	..	..	..	"	20	0.26
Bajra	..	..	..	..	..	"	153	1.20
Maize..	..	..	..	..	..	"	1	0.01
Pea ..	..	..	..	..	..	"	3	0.01
Gram	..	..	..	..	..	"	6	0.01
Gram atta	..	..	..	..	..	"	2	..
Small millet atta	..	..	..	..	..	"	1	..
Other rice products	..	..	..	..	..	"	3	0.06
Suji rawa	..	..	..	..	..	"	29	0.03
Bread	..	..	..	..	..	"	72	0.27

* The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—contd.

1						2	3	4
Biscuit						kg.	25	0·03
Tapioca						„	12	0·01
Other cereals						„	20	0·18
<i>Pulses and products</i>								
Arhar						„	890	1·89
Gram						„	415	0·43
Moong						„	443	0·36
Masur						„	343	0·25
Urd						„	107	0·09
Pea						„	316	0·26
Other pulses						„	154	0·13
Pulse products						„	25	0·03
<i>Oil seed, oils and fats</i>								
Mustard oil						„	92	0·09
Coconut oil						„	90	0·35
Gingelly oil						„	35	0·04
Ground nut oil						„	692	1·26
Other vegetable oils						„	26	0·02
Vanaspati						„	313	0·24
Margarine						„	2	..
Oil-seed						„	10	0·01
Other fats						„	3	..
<i>Meat, fish and eggs</i>								
Goat meat						„	355	0·62
Beef						„	26	0·06
Mutton						„	358	0·49
Pork						„	8	0·02
Buffalo meat						„	4	0·01
Poultry						no.	39	0·04

TABLE 6.1—contd.

1					2	3	4
Birds' meat					kg.	1	—
Fresh fish					„	587	1·46
Dry fish					„	143	0·13
Preserved fish					„	9	..
Fish products					„	1	..
Egg hen					no.	152	1·32
<i>Milk and products</i>							
Milk (cow)					l.	79	0·38
Milk (buffalo)					„	896	3·97
Curd					kg.	90	0·05
Lassi					„	9	..
Ghee (cow)					„	12	0·02
Ghee (buffalo)					„	119	0·07
Butter					„	16	0·01
Condensed milk					„	3	0·01
Powdered milk					„	50	0·28
Cheese					„	3	..
Other milk and products					„	26	0·19
<i>Condiments and spices</i>							
Salt					„	944	1·28
Turmeric					g.	792	105·79
Chilly-green					„	434	190·82
Chilly-dry					„	687	325·18
Tamarind					„	143	40·59
Onion					kg.	808	2·46
Garlic					g.	530	115·82
Coriander					„	119	29·16
Ginger					„	19	3·27
Pepper					„	39	1·98
Methi					„	28	4·32

TABLE 6.1—contd.

1					2	3	4
<i>Fruits and products</i>							
Banana, plantain	..	..	..	..	no.	746	16·74
Orango	..	..	..	..	..	197	1·39
Lemon	..	..	..	..	..	284	1·69
Mango	..	..	..	..	..	123	1·14
Jack fruit	..	..	..	..	..	11	0·05
Pineapple	..	..	..	..	..	1	..
Water melon	..	..	..	..	..	7	..
Coconut	..	..	..	..	..	216	1·14
Papaya	..	..	..	..	..	3	0·01
Cashew nut	..	..	..	..	kg.	1	..
Apple	..	..	..	..	..	3	0·25
Kharbooza	..	..	..	..	..	2	0·02
Dried fruit	..	..	..	..	..	32	0·06
Other fruits	..	..	..	..	..	56	0·60
Other fruit products	..	..	..	..	..	16	0·04
<i>Sugar, honey, etc.</i>							
Sugar crystal	..	..	..	..	..	840	2·64
Sugar deshi	..	..	..	..	..	67	0·16
Gur ..	..	..	..	..	..	244	0·17
Honey	..	..	..	..	..	2	..
Others	..	..	..	..	..	2	..
<i>Pan, supari</i>							
Pan leaf	..	..	..	..	no.	727	194·45
Pan finished	..	..	..	..	..	320	13·73
Supari	..	..	..	..	g.	713	186·97
Lime ..	..	..	..	..	..	129	12·13
Katha	..	..	..	..	..	671	30·33
<i>Tobacco and products</i>							
Bidi	..	..	..	..	no.	675	250·90
Cigaretto	..	..	..	..	..	135	15·97

TABLE 6.1—*conctd.*

1	2	3	4
Zarda, kimam, surti	g.	25	4.78
Cigar, cheroot	no.	1	0.18
Chewing tobacco	g.	635	146.85
Smoking tobacco	„	15	8.28
Leaf tobacco	„	80	18.20
Hukka tobacco prepared	„	14	11.31
Snuff	„	16	0.58
<i>Alcoholic beverages</i>			
Toddy neera	pint	2	0.01
Country liquor	„	69	0.18
Ganja	g.	3	0.12
<i>Other beverages</i>			
Tea leaf	kg.	877	0.23
Coffee powder or seed	„	64	0.01
Cocoa	„	2	..
Ice	„	1	..
Squash and syrup	„	1	..

g. = gram
no. = number

l. = litre
kg. = kilogram

The average quantity of cereals and products consumed, on an average, by a working class family per month was 30.19 kg. Of this, the major portion (28.02 kg.) was accounted for by rice, wheat and jowar. The average size of a family in terms of adult consumption units was 2.39 and hence the quantity of cereals consumed per adult per day worked out to about 0.42 kg. Besides 30.19 kg. of cereals and products, a family consumed 3.44 kg. of pulses and pulse products, 4.35 l. of milk, (cow and buffalo), 0.63 kg. of milk and milk products, 2.01 kg. of oils and fats, 2.79 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights were not available) 5.1 kg. of condiments and spices, 7.66 kg. of vegetables and vegetable products and 2.97 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and fruit products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected. The above is a broad picture of quantities of food-stuffs consumed, on an average, by a family of industrial workers in Bombay.

Among items of pan-supari, tobacco and beverages, an appreciable consumption of pan, bidi and cigarette, chewing tobacco and tea leaf was recorded.

6.2 Analysis of nutrition contents

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average, by a working class family in Bombay was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age groups:—

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5 to 14 years at 2,000. The male manual workers were assumed to be moderately active and requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/ hour and a good number even less than 3. All women falling in the age group of 15 to 54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5 to 14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15 to 54 years, one-third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest, it was assumed to be 20 mg. per day.

5. The Vitamin BI requirement was calculated at 0.5 mg. per 1000 calories.

6. No authentic data on nutrient contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1/- worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

~~The~~ Table 6.2 gives the nutritive value of the food-stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

Nutritive value of food stuffs consumed, on an average, by a working class family

Nutrients						Quantity consumed per family per day	Quantity recommended
1						2	3
Calories	..	..	..	..	..	6,926	6,476
Protein	..	..	..	..	..	198 g.	168 g.
Fat	..	..	..	..	..	112 g.	..
Calcium	..	..	..	..	..	1.3 g.	3.2 g.
Iron	..	..	..	..	..	80 mg.	58 mg.
Vitamin A	..	..	..	..	..	5,700 I.U.	9,800 I.U.
Vitamin B1	..	..	..	..	..	3.3 mg.	3.2 mg.
Vitamin C	..	..	..	..	..	150 mg.	140 mg.
Nicotinic acid	..	..	..	..	..	33 mg.	..
Riboflavin	..	..	..	..	..	1.5 mg.	..

g.=gram

mg.=milligram

I.U.=international unit

From the above it would appear that while the overall nutritive value of the diets was reasonably good, there was room for improvement. Increased intake of leafy vegetables, mangoes and intake of at least skimmed milk especially by the children and pregnant and nursing women would help to overcome the deficiencies in respect of calcium, and vitamin 'A'.

CHAPTER 7

BUDGETARY POSITION

7.1 *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey the value of consumption of articles of food, drink, tobacco and fuel and light were taken on the disbursement side and not the purchase value. Net income from "Family members enterprise account" could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income classes

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference + or— (Rs.)
1	2	3	4	5
Less than 30	0.93	92.04	87.10	+4.94
30 to less than 60	4.20	79.32	81.02	—1.70
60 to less than 90	9.42	107.77	107.33	+0.44
90 to less than 120	25.82	144.54	144.99	—0.45
120 to less than 150	29.34	177.32	174.86	+2.46
150 to less than 210	17.52	244.01	237.50	+6.51
210 to less than 300	9.60	318.52	316.41	+2.11
300 and above	3.17	424.04	412.58	+11.46
Total	100.00	190.45	188.13	+2.32

Taking all income classes, the net balancing difference was (+) Rs. 2.32 or 1.2 per cent of the total receipts. Except for the income classes 'Rs. 30 to less than Rs. 60' and 'Rs. 90 to less than Rs. 120', the net balancing difference was positive.

7.2 Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term "current money income" has been taken to include income from paid employment, self-employment and other income such as that from rent from land, houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while "money expenditure for current living" has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2
Budgetary position by family income classes

Item 1	Monthly family income class (Rs.)			
	<30 2	30—<60 3	60—<90 4	90—<120 5
Average monthly income per family (Rs.).	15.42	48.38	75.31	108.06
Average monthly expenditure per family (Rs.).	75.64	71.69	95.77	123.48
<i>Monthly balance</i>				
Percentage of families recording surplus* to total families.	..	0.91	2.92	12.10
Percentage of families recording deficit to total families.	0.93	3.29	6.50	13.72
Average surplus (+) or deficit (—) per family (Rs.).	—60.22	—23.31	—20.46	—15.42

Item 1	120—<150 6	150—<210 7	210—<300 8	300 and above 9	All 10
Average monthly income per family (Rs.).	132.16	173.10	246.17	379.04	141.92
Average monthly expenditure per family (Rs.).	143.21	195.21	258.62	331.21	156.16
<i>Monthly balance</i>					
Percentage of families recording surplus* to total families.	15.59	8.37	5.10	2.50	47.49
Percentage of families recording deficit to total families.	13.75	9.15	4.50	0.67	52.51
Average surplus (+) or deficit (—) per family (Rs.).	—11.05	—22.11	—12.45	+47.83	—14.24

*Zero balance is considered as surplus.

Of the total families surveyed, 52.5 per cent. had deficit budgets while the remaining 47.5 per cent. had balanced or surplus budgets. The proportion of families having surplus, generally, increased at successive income levels. In the highest two income classes and the income class 'Rs. 120 to less than Rs. 150' the percentage of families having surplus budgets was higher than those having deficit budgets.

7.3 Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7.3

Budgetary position by family composition (adults/children)

Item particulars	Family composition (in terms of adults/children)					
	1 adult	1 adult and child- ren (one or more)	2 adults	2 adults and 1 child	2 adults and 2 child- ren	2 adults and more than 2 child- ren
1	2	3	4	5	6	7
Percentage of families recording surplus* to total families	20.09	0.45	3.49	3.13	1.24	2.29
Percentage of families recording deficit to total families	21.69	0.50	5.15	4.06	3.02	4.05
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together	—3.92	+14.21	—15.48	—25.76	—32.25	—37.60

Item particulars	Family composition (in terms of adults/children)				
	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	8	9	10	11	12
Percentage of families recording surplus* to total families	0.80	1.83	1.81	5.46	47.49
Percentage of families recording deficit to total families	1.57	2.00	4.16	6.31	52.51
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together	—20.95	—38.26	—20.16	—13.70	—14.24

*Zero balance is considered as surplus.

Taking all families in each group, the net result was a deficit balance with the exception of families consisting of one adult and children (one or more).

7.4 Distribution of families by income, expenditure and size

Table 7.4 gives the percentage distribution of families in each monthly family income class and family size class by monthly expenditure.

TABLE 7.4

Percentage distribution of families by income, expenditure and size

Monthly family income class (Rs.)	Family size	Number of families (unestimated)	Monthly family expenditure class (Rs.)				
			<60	60—<90	90—<120	120—<150	150—<210
1	2	3	4	5	6	7	8
>30 ..	1	8	100.00	..	..	..	..
	2 and 3	2	..	100.00	..	..	..
	4 and 5	2	..	28.90	..	..	..
	6 and 7	..	..	..	..	..	..
	Above 7	..	..	..	..	..	..
	All	12	77.21	13.36	..	..	..
30—<60	1	54	47.86	42.89	6.02	3.23	..
	2 and 3	10	..	40.94	3.06	33.22	8.38
	4 and 5	..	..	..	..	..	..
	6 and 7	..	..	..	..	..	..
	Above 7	..	..	..	..	..	..
	All	64	41.31	42.62	5.62	7.33	1.15

Monthly family income class (Rs.)	Family size	Number of families (unestimated)	Monthly family expenditure class (Rs.)				
			210—<300	300—<450	450 and above	Total	Percentage of families to total
1	2	3	9	10	11	12	13
<30 ..	1	8	..	..	..	100.00	0.72
	2 and 3	2	..	..	..	100.00	0.09
	4 and 5	2	..	71.10	..	100.00	0.12
	6 and 7	..	..	..	..	..	..
	Above 7	..	..	..	..	..	..
	All	12	..	9.43	..	100.00	0.93
30—<60	1	54	..	..	..	100.00	3.62
	2 and 3	10	14.40	..	..	100.00	0.57
	4 and 5	..	..	..	..	..	..
	6 and 7	..	..	..	..	..	..
	Above 7	..	..	..	..	..	..
	All	64	1.97	..	..	100.00	4.20

TABLE 7.4—*contd.*

1	2	3	4	5	6	7	8
60—<90	1	93	8.53	58.89	21.28	6.51	4.79
	2 and 3	31	1.74	31.14	31.09	20.39	13.90
	4 and 5	12	..	21.35	37.66	27.75	10.84
	6 and 7	8	..	..	19.24	58.99	21.77
	Above 7	..	..	..	..	..	..
	All	144	6.26	48.38	24.25	12.92	7.68
90—<120	1	221	..	24.48	44.45	19.05	9.73
	2 and 3	74	0.28	16.24	43.48	21.70	15.14
	4 and 5	48	..	..	31.02	35.23	30.23
	6 and 7	26	..	10.21	12.39	31.03	27.39
	Above 7	3	..	..	15.11	84.89	..
	All	372	0.05	19.27	40.81	22.40	13.99

1	2	3	9	10	11	12	13
60—<90	1	93	..	..	..	100.00	6.54
	2 and 3	31	1.74	..	..	100.00	1.80
	4 and 5	12	2.40	..	..	100.00	0.68
	6 and 7	8	..	..	..	100.00	0.40
	Above 7	..	..	..	..	..	..
	All	144	0.51	..	..	100.00	9.42
90—<120	1	221	1.13	0.33	0.83	100.00	16.77
	2 and 3	74	3.16	..	..	100.00	4.48
	4 and 5	48	3.52	..	..	100.00	3.04
	6 and 7	26	17.32	1.66	..	100.00	1.40
	Above 7	3	..	..	..	100.00	0.13
	All	372	2.64	0.30	0.54	100.00	25.82

TABLE 7.4—contd.

1	2	3	4	5	6	7	8
120—<150	1	169	0.23	11.04	35.00	34.56	13.17
	2 and 3	87	..	0.40	25.70	42.19	25.15
	4 and 5	79	..	1.49	13.28	32.03	38.66
	6 and 7	26	..	..	16.73	30.53	37.21
	Above 7	11	..	..	..	11.83	71.67
	All	372	0.12	6.25	27.38	34.98	22.89
150—<210	1	59	..	1.69	19.00	43.17	32.90
	2 and 3	61	..	2.46	10.48	8.06	60.77
	4 and 5	78	..	..	2.64	12.60	53.07
	6 and 7	48	..	..	0.39	17.08	30.78
	Above 7	19	..	..	..	..	64.22
	All	265	..	1.03	8.10	19.02	46.93

1	2	3	9	10	11	12	13
120—<150	1	169	2.37	3.63	..	100.00	15.68
	2 and 3	87	5.69	0.87	..	100.00	6.20
	4 and 5	79	10.58	3.68	0.28	100.00	5.28
	6 and 7	26	15.53	..	..	100.00	1.49
	Above 7	11	14.36	2.14	..	100.00	0.69
	All	372	5.49	2.84	0.05	100.00	29.34
<210	1	59	1.45	..	1.79	100.00	4.38
	2 and 3	61	14.28	3.95	..	100.00	4.32
	4 and 5	78	21.09	8.10	2.50	100.00	4.68
	6 and 7	48	40.73	11.02	..	100.00	2.95
	Above 7	19	26.17	9.61	..	100.00	1.19
	All	265	18.16	5.65	1.11	100.00	17.52

TABLE 7.4—contd.

1	2	3	4	5	6	7	8
210—<300	1	10	..	..	..	40.25	6.49
	2 and 3	21	..	..	..	..	13.28
	4 and 5	47	..	..	..	0.55	35.68
	6 and 7	44	..	..	..	..	43.71
	Above 7	27	..	..	..	..	22.71
	All	149	..	..	..	3.53	30.37
300 and above	1	2	..	..	..	..	86.86
	2 and 3	3	..	..	..	..	..
	4 and 5	10	..	..	..	..	3.98
	6 and 7	12	..	..	..	..	..
	Above 7	18	..	..	..	..	..
	All	54	..	..	..	..	6.18

1	2	3	9	10	11	12	13
210—<300	1	10	35.05	18.21	..	100.00	0.79
	2 and 3	21	69.30	2.36	15.06	100.00	1.40
	4 and 5	47	39.29	18.05	6.43	100.00	3.46
	6 and 7	44	40.97	10.44	4.88	100.00	2.61
	Above 7	27	44.27	33.02	..	100.00	1.34
	All	149	44.47	15.79	5.84	100.00	9.60
300 and above	1	2	..	13.14	..	100.00	0.17
	2 and 3	3	67.15	32.85	..	100.00	0.22
	4 and 5	19	65.44	12.59	17.99	100.00	1.22
	6 and 7	12	68.24	31.76	..	100.00	0.52
	Above 7	18	38.32	36.82	24.86	100.00	1.04
	All	54	53.60	25.11	15.11	100.00	3.17

TABLE 7.4—*concd.*

1	2	3	4	5	6	7	8
All classes	1	616	0.26	23.25	31.60	23.35	11.61
	2 and 3	289	0.23	9.13	23.96	23.57	28.03
	4 and 5	285	..	1.41	10.95	19.26	36.77
	6 and 7	164	..	1.53	5.46	17.39	
	Above 7	78	..	..	0.44	4.34	35.63
	All	1,432	3.09	13.46	22.51	21.24	22.44
	Number of families (unestimated)		47	195	303	293	319

1	2	3	9	10	11	12	13
All classes	1	616	1.85	1.63	0.45	100.00	48.68
	2 and 3	289	12.26	1.72	1.10	100.00	10.08
	4 and 5	285	20.71	7.79	3.11	100.00	18.47
	6 and 7	164	33.07	8.38	1.36	100.00	9.38
	Above 7	78	31.95	21.75	5.89	100.00	4.39
	All	1,432	11.57	4.30	1.39	100.00	100.00
	Number of families (unestimated)		187	69	10	1,432	

Taking all income classes, as the size of the family increased, a larger percentage of families in the large size classes fell in the higher expenditure classes.

It will be interesting to study what percentage of families in each size-class and income-class has to incur expenditure more than income. Leaving out the extreme size-classes 1 and more than 7 and also the last two income classes at either end, the position is summarised in table 7.5.

TABLE 7.5

Summary distribution of families by income, expenditure and size for three middle sizes

Income class (Rs.)	Percentage distribution of families with different sizes in expenditure class above the income class			Percentage distribution of families with different sizes in expenditure class same as the income class			Percentage distribution of families with different sizes in expenditure class lower than the income class		
	2 & 3	4 & 5	6 & 7	2 & 3	4 & 5	6 & 7	2 & 3	4 & 5	6 & 7
1	2	3	4	5	6	7	8	9	10
60—<90	67.12	78.65	100.00	31.14	21.35	..	1.74	..	..
90—<120	40.00	68.98	77.40	43.48	31.02	12.39	16.52	..	10.21
120—<150	31.71	53.20	52.74	42.19	32.03	30.53	26.10	14.77	16.73
150—<210	18.23	31.69	51.75	60.77	53.07	30.78	21.00	15.24	17.47

In each of the income classes, the percentage of families with expenditure more than income showed an upward trend as the size of the family increased; the only exception being the income class 'Rs. 120 to less than Rs. 150' where it was slightly less (0.46 per cent.) in case of the size class 6 and 7 as compared to the preceding size class.

PART II (LEVEL OF LIVING)

CHAPTER 8

LEVEL OF LIVING

8.1 *Concept of level of living*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Bombay. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc.; for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule B) from an independent smaller sample of families. The additional aspects of level of living covered were:—

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness;
- (g) Savings and assets and inventory of a few durable items.

8.2 Scope of Schedule 'B'

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experience, their likings and interests, etc. For example, under the head "Sickness", information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under "Education", information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head "Conditions of work, awareness of rights, trade unionism and social security", details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error e.g., Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provisions of Labour Laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover the data, being based on a relatively small sample (480 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates,

CHAPTER 9

EDUCATIONAL INTERESTS

9.1 General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14) and others, by reasons and income classes.

TABLE 9.1

Distribution of persons (aged 5 years and above) by income and educational standard

Item	Monthly family income class (Rs.)			
	<60	60 <120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above).	19	366	863	1,248
Percentage to total	1.52	29.33	69.15	100.00
(A) All persons				
Not reporting .. .. .	..	..	..	..
Percentage receiving education .. ..	..	9.56	20.51	16.99
Percentage not receiving education ..	100.00	90.44	79.49	83.01
Total ..	100.00	100.00	100.00	100.00
(B) Children				
Percentage receiving education .. ..	..	45.45	67.74	62.54
Percentage not receiving education ..	..	54.55	32.26	37.46
Total ..	..	100.00	100.00	100.00
All persons receiving education				
Percentage receiving education in primary schools.	..	77.14	73.44	74.06
Percentage receiving education in secondary schools.	..	14.29	13.56	13.63
Percentage receiving education in other educational institutions.	..	8.57	13.00	12.26
Total ..	..	100.00	100.00	100.00

TABLE 9.2

Percentage distribution of persons—children and others—not receiving education by reasons and family income

Reasons for not receiving education	Monthly family income class (Rs.)							
	Below 60		60 to below 120		120 and above		All	
	Child- ren*	Others	Child- ren	Others	Child- ren	Others	Child- ren	Others
1	2	3	4	5	6	7	8	9
Not reporting	19.44	6.78	15.71	3.73	16.98	4.62
Financial difficulties	52.63	30.56	41.69	28.57	38.31	29.25	39.68
Lack of facilities:	10.53	..	7.80	..	8.77	..	8.49
Domestic difficulties	10.53	2.78	10.85	7.14	19.64	5.66	16.67
Attending to family enterprise	2.77	5.42	1.43	1.95	1.89	3.01
Lack of interest	21.05	19.45	26.10	15.72	24.51	16.97	24.95
Others	5.26	25.00	1.36	31.43	3.09	29.25	2.58
Total .	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00

*There were no children in the families in this income class.

Of all the family members aged 5 years and above, about 17 per cent. were receiving education and the rest were not receiving education. The proportion of the members receiving education was comparatively large in higher income classes. The percentage of children of 5 to 14 years of age receiving education was about 63 which shows that the families were keen on educating their children. Of the total members receiving education, 74 per cent. were in primary schools, about 14 per cent. in secondary schools and the rest were receiving education through other institutions e.g., colleges, universities, technical institutions, literacy centres, etc. The main reasons for children not receiving education were reported to be financial difficulties and lack of interest, while for adult members other reasons were reported to be domestic difficulties and lack of facilities.

9.2 Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and the type of technical training desired. As for skill acquired through family tradition and not through formal education or training, 49 members reported possession of different types of skill such as weaving, spinning, carpentry, tailoring, blacksmithy, etc. Eight members were receiving technical education or training in spinning, weaving, mechanical engineering, machinery work, etc. Desire for technical education and training was expressed by 12 members and the occupations or vocations which they had in view were motor mechanic, jobber, tailoring, etc.

CHAPTER 10

SICKNESS AND TREATMENT

10.1 *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, *e.g.*, headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness details were sought on the type of sickness, consequences duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of termination of the sickness during the reference period were taken into consideration.

The broad types of sickness, *e.g.*, digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, *i.e.*, whether work was stopped or not.

10.2 *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, treatment, source of assistance. In all, there were 167 cases of sickness reported among 1,426 members of the sampled families. Information on consequences of sickness was collected for gainfully occupied members of families only.

TABLE 10.1

Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences

Item						Percentage of cases
1						2
(a) <i>Type of sickness</i>						
Dysentery, diarrhoea, stomach trouble	..	..	..	..	..	13.77
Fever .. .. .	..	..	..	..	..	48.50
Smallpox, plague cholera	..	..	..	..	..	1.80
Respiratory diseases	..	..	..	..	..	5.99
Cough and cold ..	..	..	..	..	..	7.19
Other diseases ..	..	..	..	..	..	22.75
Total					..	100.00

TABLE 10.1—contd.

Item	Percentage of cases
1	2
<i>(b) Duration (during the reference period)</i>	
Not reporting	7.19
Below 7 days	27.54
7 days to below 15 days	32.34
15 days to below 30 days	10.77
30 days to below 60 days	22.16
Total ..	100.00
<i>(c) Type of treatment</i>	
Not reporting	2.40
No treatment	2.40
Self-treatment	2.99
Ayurvedic treatment	0.60
Unani treatment	9.58
Homoeopathic treatment	5.99
Allopathic treatment	71.85
Others	4.19
Total ..	100.00
<i>(d) Source of assistance received</i>	
Not reporting	39.52
No assistance received	37.72
Friends and relatives	22.16
Money lender .. .. .	..
Employer	0.60
Others .. .. .	..
E.S.I. .. .. .	..
Total ..	100.00
<i>(e) Consequences (for gainfully occupied members of families)</i>	
Work and normal diet stopped	41.75
Only work stopped	48.54
Only normal diet stopped	1.94
None stopped	7.77
Total ..	100.00

The distribution of cases by duration of sickness showed that in about one-third of the cases, the sickness lasted for 15 days or more. In about 38 per cent. of the cases no financial assistance for treatment was received. Taking the cases of sickness among gainfully occupied members of the families, in about 90 per cent. of the cases, sickness resulted in abstention from work. The average duration of such absence was 11 days.

CHAPTER 11

HOUSING CONDITIONS

11.1. Introductory

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2 Condition of building

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Distribution of families by general characteristics of the building in which dwellings were located

Item								Percentage of families
1								2
<i>(a) Type of building</i>								
Not reporting	..	..	..	..	..	..	..	0.43
Chawl/bustee	..	..	..	..	..	..	..	90.62
Flat	..	..	..	..	..	..	..	5.41
Independent house	..	..	..	..	..	..	..	..
Others	..	..	..	..	..	..	..	3.54
Total								100.00
<i>(b) Ownership or type of landlord</i>								
Not reporting	..	..	..	..	..	..	..	0.21
Employers	..	..	..	..	..	..	..	7.71
Self	..	..	..	..	..	..	..	2.29
Private	..	..	..	..	..	..	..	72.50
Public bodies	..	..	..	..	..	..	..	17.29
Total								100.00
<i>(c) Type of structure</i>								
Not reporting	..	..	..	..	..	..	..	0.42
Permanent katcha	..	..	..	..	..	..	..	12.08
Permanent pucca	..	..	..	..	..	..	..	59.79
Temporary katcha	..	..	..	..	..	..	..	16.25
Temporary pucca	..	..	..	..	..	..	..	11.25
Others	..	..	..	..	..	..	..	0.21
Total								100.00

TABLE 11.1—contd.

Item								Percentage of families
1								2
<i>(d) Condition of repairs</i>								
Not reporting	..	..	..	..	..	..	..	0.42
Good	..	..	..	..	..	..	..	24.17
Moderately good	..	..	..	..	..	..	..	47.08
Bad	..	..	..	..	..	..	..	28.33
Total								100.00
<i>(e) Sewage arrangements</i>								
Not reporting	..	..	..	..	..	..	..	1.46
Satisfactory	..	..	..	..	..	..	..	28.96
Moderately satisfactory	..	..	..	..	..	..	..	27.29
Unsatisfactory	..	..	..	..	..	..	..	42.29
Total								100.00
<i>(f) Ventilation arrangements</i>								
Not reporting	..	..	..	..	..	..	..	1.04
(i) Good	..	..	..	..	..	..	..	34.17
(ii) Bad..	..	..	..	..	..	..	..	24.37
(iii) Tolerable	..	..	..	..	..	..	..	40.42
Total								100.00

About 91 per cent. of the sampled families were living in chawls/bustees, 5 per cent. in flats and the rest had other modes of accommodation. Roughly 73 per cent. of the families were living in private buildings, about 17 per cent. in buildings provided by public bodies and about 8 per cent. in buildings provided by employers. The percentage of families living in self-owned buildings was only two. The structure of the building was pucca, i.e., with walls built of cement, bricks, concrete or stone in about 71 per cent. of the cases. The rest of the families, forming about 29 per cent., were living in katcha and similar other types of buildings.

11.3 Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, kitchen, store, bath, provision of verandah, lighting, water supply, provision and type of latrine, etc. For the purpose of survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2
Distribution of dwellings by various characteristics

Item									Percentage of dwellings
1									2
(a) Number of living rooms in dwelling									
One	..	..	..	..	..	..	..	..	95.62
Two	..	..	..	..	..	..	..	..	4.17
Three	..	..	..	..	..	..	..	..	..
More than three	..	..	..	..	..	..	..	..	0.21
Total									100.00
(b) Lighting type									
Not reporting	..	..	..	..	..	..	..	..	0.21
Electricity	..	..	..	..	..	..	..	..	42.71
Kerosene	..	..	..	..	..	..	..	..	57.08
Total									100.00
(c) Provision of kitchen									
Kitchen provided	..	..	..	..	..	..	..	..	5.00
<i>Where not provided using :</i>									
(i) Not reporting	..	..	..	..	..	..	..	..	4.16
(ii) Room in common use with other families	..	..	..	..	..	..	..	..	8.96
(iii) Part of living room	..	..	..	..	..	..	..	..	69.37
(iv) Covered or uncovered verandah	..	..	..	..	..	..	..	..	..
(v) No specific part of the house	..	..	..	..	..	..	..	..	2.29
(vi) Not needed	..	..	..	..	..	..	..	..	10.22
Total									100.00
(d) Number of stores									
No store room	..	..	..	..	..	..	..	..	99.79
One	..	..	..	..	..	..	..	..	0.21
Total									100.00
(e) Provision of bath-room									
No bath provided	..	..	..	..	..	..	..	..	91.04
<i>Where provided :</i>									
(i) In individual use	..	..	..	..	..	..	..	..	2.29
(ii) In common use	..	..	..	..	..	..	..	..	6.67
Total									100.00

TABLE 11.2—contd.

Item								Percentage of dwelling
1								2
<i>(f) Provision of covered verandah</i>								
Not reporting	..	..	..	..	..	..	..	0.62
Provided	..	..	..	..	..	..	..	21.25
Not provided	..	..	..	..	..	..	..	78.13
Total								100.00
<i>(g) Source of water supply</i>								
Not reporting	..	..	..	..	..	..	..	0.83
<i>Tap Provided</i>								
(i) In dwelling	..	..	..	..	..	..	..	4.17
(ii) Outside dwelling	..	..	..	..	..	..	..	91.67
Well (with or without hand pump)	..	..	..	..	..	..	..	3.12
Rivers, lakes and springs	..	..	..	..	..	..	..	0.21
Total								100.00
<i>(h) Provision of latrine</i>								
Not reporting	..	..	..	..	..	..	..	2.30
No latrine	..	..	..	..	..	..	..	11.87
In individual use	..	..	..	..	..	..	..	3.33
In common use with other families	..	..	..	..	..	..	..	82.50
Total								100.00
<i>(i) Type of Latrine</i>								
Not reporting	..	..	..	..	..	..	..	1.23
Flush system	..	..	..	..	..	..	..	71.74
Septic tank system	..	..	..	..	..	..	..	11.06
Manually cleaned	..	..	..	..	..	..	..	15.97
Total								100.00

It would be seen that a majority of the dwellings were having one living room with no provision for kitchen, store-room and bath-room. In a majority of the dwellings there was arrangement for tap water supply, though outside the dwelling, and common flush latrines.

11.4 Distance of dwelling from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places, etc.	Percent- age of families not repor- ting	Percent- age of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work-place of main earner	2.29	..	35.83	22.92	38.96	100.00
Primary school ..	11.04	10.00	63.54	12.50	2.92	100.00
Medical-aid centre	9.17	14.58	53.75	15.42	7.08	100.00
Hospital	10.00	1.25	46.67	26.46	15.62	100.00
Play-ground for children	27.71	22.92	45.00	3.75	0.62	100.00
Cinema house ..	2.29	..	79.37	16.88	1.46	100.00
Shopping centre grocery	1.87	2.92	91.88	3.33	..	100.00
Shopping centre vegetables	2.50	2.71	91.67	3.12	..	100.00
Employment exchange	25.42	5.62	3.12	13.96	51.88	100.00
Railway station ..	7.29	0.83	71.46	16.46	3.96	100.00
Bus-stop ..	2.29	2.71	93.54	1.04	0.42	100.00
Post office ..	1.87	0.21	83.96	13.33	0.63	100.00

In 39 per cent. of the cases, work-places of the main earners were at a distance of 2 miles and above. Other important places of visit by workers or their families, such as school, medical aid centre, shopping centres, bus-stop, railway station, cinema house and post office were at a distance of less than 1 mile in a majority of cases.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1 *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

12.2 *Employment pattern*

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'Permanent' and 'Others', for a reference period of one year.

TABLE 12.1
Distribution of man-weeks by employment status

Employment particulars	Percentage of man-weeks worked			
	Not reporting	Permanent employees	Other employees	All
1	2	3	4	5
(a) <i>Paid employment</i>				
(i) In factories	92.75	93.23	72.51	89.18
(ii) In other establishments .. .. .	..	..	3.46	0.67
(b) Self-employment .. .. .	..	0.11	..	0.09
(c) In employment but not at work	7.25	6.58	8.33	6.94
(d) <i>Not in employment</i>				
(i) Seeking work .. .. .	..	..	13.82	2.69
(ii) Not working but available for work .. .. .	..	0.03	1.09	0.24
(iii) Not available for work .. .. .	..	0.05	0.79	0.19
Total ..	100.00	100.00	100.00	100.00
Total number of employees ..	13	418	105	536

There was a clear difference in the pattern for permanent and other employees. In the case of the former, the percentage of man-weeks "not in employment" was negligible but not so in the case of the latter, who had a lesser quantum of paid employment in factories.

12.3 Condition of work-place

Table 12.2 gives the opinion of the worker-members of sampled families (excluding those who were on out-door duties) classified by industry groups, about the condition of work-places.

TABLE 12.2

Percentage distribution of employees according to opinion expressed on condition of work-places by industry group

Condition of work-place	Industry group				All
	Cotton, spinning and weaving in mills	Basic metals and products	Transport equipment	Rest	
1	2	3	4	5	6
<i>Temperature, humidity and ventilation</i>					
Not reporting	0.30	..	..	..	0.19
Uncomfortable	41.34	54.55	18.00	28.32	37.50
Tolerable or comfortable	57.14	45.45	82.00	71.68	61.56
No particular comment	1.22	..	..	..	0.75
Total ..	100.00	100.00	100.00	100.00	100.00
<i>Illumination</i>					
Not reporting .. ..	..	..	..	..	..
Too dark	1.52	..	..	..	0.93
Too bright	3.95	..	2.00	9.73	4.66
Tolerable or good	94.23	100.00	98.00	90.27	94.22
No particular comment	0.30	..	..	..	0.19
Total ..	100.00	100.00	100.00	100.00	100.00
<i>Cleanliness</i>					
Not reporting	0.30	..	..	..	0.19
Dirty	7.90	20.45	6.00	12.39	9.70
Fair or good	90.58	77.28	88.00	81.42	87.31
No particular comment	1.22	2.27	6.00	6.19	2.80
Total ..	100.00	100.00	100.00	100.00	100.00
<i>Sitting and standing arrangement</i>					
Not reporting	1.82	..	2.00	..	1.31
Uncomfortable	29.18	18.18	16.00	20.35	25.19
Comfortable	43.16	54.55	64.00	59.29	49.44
No particular comment	25.84	27.27	18.00	20.36	24.06
Total ..	100.00	100.00	100.00	100.00	100.00
Total number of employees ..	329	44	50	113	536

12.4 Amenities provided

Relevant data collected from worker-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

Percentage distribution of employees according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			Total
					Unsatisfactory	Satisfactory	No particular comment	
1	2	3	4	5	6	7	8	9
Latrine and urinal	0·19	2·05	97·76	100·00	13·93	85·69	0·38	100·00
Bath ..	0·19	62·87	36·94	100·00	11·11	84·85	4·04	100·00
Wash places ..	0·19	14·93	84·88	100·00	5·05	93·41	1·54	100·00
Drinking water	0·19	3·54	96·27	100·00	6·20	93·41	0·39	100·00
Rest-shelter ..	0·19	51·68	48·13	100·00	13·18	82·17	4·65	100·00
Canteen ..	0·19	15·30	84·51	100·00	12·58	84·33	3·09	100·00
Reading or recreation	0·19	65·86	33·95	100·00	6·04	62·09	31·87	100·00
Co-operative	0·19	37·13	62·68	100·00	6·55	80·36	13·09	100·00
Stores and grain-shops								
Technical training	3·73	80·04	16·23	100·00	4·60	62·07	33·33	100·00
Medical facility arranged by employers	14·37	46·08	39·55	100·00	22·64	72·64	4·72	100·00
Medical facility arranged by E.S.I.C.	3·54	6·53	89·93	100·00	36·93	54·77	8·30	100·00

12.5 Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of Labour Laws on the part of the employees-members of the sampled working class families.

TABLE 12.4

Distribution of employees by rights and benefits under labour laws and awareness thereof

Rights and benefits	Percentage employees by awareness				Total
	Not reporting	Fully aware	Partially aware	Not aware	
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages	0·19	45·04	35·14	19·63	100·00
Rate of overtime wages ..	0·74	25·98	22·62	50·66	100·00
Entitlement to leave with wages	0·37	76·26	20·37	3·00	100·00
Rate of leave with wages ..	0·19	55·15	27·66	17·00	100·00

TABLE 12.4—*contd.*

1	2	3	4	5	6
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals	..	76·82	16·64	6·54	100·00
Maximum interval at which wages can be paid	..	58·88	23·55	17·57	100·00
Imposition of fines/deduction from wages	0·19	48·97	22·99	27·85	100·00
Procedure for complaints ..	0·10	37·38	20·93	41·50	100·00
<i>Employees' State Insurance Act and Scheme</i>					
Benefit for sickness .. ..	..	32·10	50·41	17·49	100·00
Benefit for temporary disablement	0·62	26·75	36·21	36·42	100·00
Dependents' benefit in case of death	..	30·87	22·63	46·50	100·00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement	..	48·00	32·00	20·00	100·00
Compensation for death due to work accident	..	42·00	36·00	22·00	100·00
Procedure for complaints ..	..	36·00	34·00	30·00	100·00
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc.	..	35·29	23·58	41·13	100·00
Approval of procedure .. ..	..	21·13	22·27	56·60	100·00
Intimation of procedures to the workers	..	22·64	22·45	54·91	100·00
<i>Industrial Disputes Act</i>					
Lay-off compensation .. ..	..	21·31	18·50	60·19	100·00
Rate of lay-off compensation ..	0·19	7·48	19·25	73·08	100·00
Notice of retrenchment ..	..	67·66	16·07	16·27	100·00
Retrenchment compensation ..	0·37	27·66	24·49	47·48	100·00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer ..	..	77·65	12·77	9·68	100·00
Period after which the employers' contribution becomes payable	..	24·75	22·95	52·30	100·00
Accumulation of interest ..	..	51·90	13·17	34·93	100·00

12.6 Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

Distribution of employee-members according to membership of trade unions and other details

Item								Percentage of employee members
<i>Membership</i>								
Not reporting .. .. .	..	..	..	..	..	..	..	6.16
No union .. .. .	..	..	..	..	..	..	..	9.51
If union existing								
(a) Member .. .. .	..	..	..	..	..	..	..	52.99
(b) Not members .. .. .	..	..	..	..	..	..	..	31.34
Total ..							..	100.00
<i>Subscription paid</i>								
Not reporting or no subscription..	..	..	..	..	..	..	..	3.87
Paying regularly .. .. .	..	..	..	..	..	..	..	77.46
Not paying regularly .. .. .	..	..	..	..	..	..	..	18.67
Total ..							..	100.00
<i>Rate of subscription per month</i>								
Not reporting .. .. .	..	..	..	..	..	..	..	4.93
Less than Re. 0.25 .. .. .	..	..	..	..	..	..	..	..
Re. 0.25 to less than Re. 0.50 ..	..	..	..	..	..	..	..	46.13
Re. 0.50 and above .. .. .	..	..	..	..	..	..	..	48.94
Total ..							..	100.00

Of the total employee-members about 53 per cent. stated to be the members of trade unions. Of these, a little more than 3/4ths were paying their subscription regularly. Of the employees paying trade union subscription, about 49 per cent. reported the rate of subscription as Re 0.50 and more and 46 per cent. between Re. 0.25 and Re.0.50 per month.

12.7 Length of service

Some information was also collected on the total length of service of each worker-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

Percentage distribution of employee-members by industry and length of service.

Length of service	Industry group				
	Cotton, spinning and weaving in mills	Basic metals and products	Transport equipment	Rest	All
1	2	3	4	5	6
Less than 1 year	5.47	4.55	4.00	8.85	5.97
One year to less than 5 years ..	20.67	38.63	20.00	25.66	23.18 2
5 years to less than 10 years ..	18.54	29.55	14.00	23.89	20.15
10 years to less than 20 years ..	42.25	22.73	46.00	34.51	39.37
20 years and above	13.07	4.54	16.00	7.09	11.38
Total ..	100.00	100.00	100.00	100.00	100.00
Number of employees	329	44	50	113	536

By and large, the employee-members of the sampled families constituted a stable labour force.

12.8 Service conditions

In regard to service conditions, information was obtained on shift working, rest intervals, pay period, paid earned leave and social security benefits. All this information was obtained in respect of worker-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 shows the relevant data collected on service conditions.

TABLE 12.7

Percentage distribution of employee-members by industry and service conditions

Service conditions	Industry group				
	Cotton spinning and weaving in mills	Basic metals and products	Transport equipment	Rest	All
1	2	3	4	5	6
<i>Shift-working</i>					
Day	19·15	54·55	60·00	51·33	32·65
Night	5·78	2·27	4·00	3·54	4·85
Evening	1·82	..	..	..	1·12
Rotation	73·25	43·18	36·00	45·13	61·38
Total ..	100·00	100·00	100·00	100·00	100·00
<i>Daily rest interval</i>					
Not reporting	0·30	..	4·00	1·77	0·93
No rest interval .. ..	..	..	..	..	..
Half-an-hour ^{or} and less	97·87	61·36	52·00	56·63	81·91
More than half-an-hour	1·83	38·64	44·00	41·60	17·16
Total ..	100·00	100·00	100·00	100·00	100·00
<i>Pay period</i>					
Not reporting	0·30	..	..	..	0·19
Weekly	1·82	4·55	2·00	7·96	3·36
Fortnightly	0·91	4·54	4·00	0·89	1·49
Monthly	96·97	90·91	94·00	91·15	94·96
Others .. ..	..	..	..	..	..
Total ..	100·00	100·00	100·00	100·00	100·00
<i>Days of paid earned leave enjoyed</i>					
Not reporting .. ..	..	4·55	..	3·54	1·12
0 day	40·43	40·91	34·00	31·86	38·06
1—10 days	2·43	..	8·00	2·65	2·80
11—15 days	50·15	34·09	18·00	47·79	45·34
16 days and above	6·99	20·45	40·00	14·16	12·68
Total ..	100·00	100·00	100·00	100·00	100·00

12.9 Social security benefits

Data were also collected on social security benefits, *e.g.*, under the Employees' Provident Fund and the Employees' State Insurance Schemes, enjoyed by the employee-members as on the date of survey. These data are presented in table 12.8.

TABLE 12.8
Distribution of employees by social security benefits

causes by, so

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Schemes								Percentage of employee- members
1								2
<i>Employees' Provident Fund Scheme</i>								
Not reporting .. .. .	..	..	..	..	..	..	..	0·19
No arrangement .. .. .	..	..	..	..	..	..	..	6·34
If arrangement								
(A) Contributing .. .. .	..	..	..	..	..	..	..	83·02
(B) Not contributing								
(a) Not interested .. .. .	..	..	..	..	..	..	..	1·68
(b) Not eligible .. .. .	..	..	..	..	..	..	..	8·77
Total .. .. .	..						..	100·00
<i>E.S.I. Scheme</i>								
Not reporting .. .. .	..	..	..	..	..	..	..	0·75
No arrangement .. .. .	..	..	..	..	..	..	..	9·33
If arrangement—								
(A) Contributing .. .. .	..	..	..	..	..	..	..	88·81
(B) Not contributing .. .. .	..	..	..	..	..	..	..	1·11
Total .. .. .	..						..	100·00

Of the total of 536 employee-members about 83 per cent. were contributing to provident fund account either under the Employees' Provident Funds Act or under voluntary Provident Fund schemes maintained by the employers. Out of about 10 per cent. of the employee-members who were not contributing, a majority of them were not eligible and the rest were not interested. In about 6 per cent. of the cases, there was no arrangement for provident fund. About 90 per cent. of the employee-members were covered by the Employees State Insurance Scheme.

Apart from the Employees' Provident Fund and Employees' State Insurance Schemes, information on other social security benefits voluntarily given by the employers such as pension, gratuity, etc., was also collected. As for gratuity, about 277 employee-members out of the total of 536 employee-members reported provision of a system of gratuity in the establishments where they were employed and the remaining employee-members reported no provision of such a system. As regards pension, only 1 employee-member reported the existence of this provision and half of basic pay was reported as the scale of pension.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1 Introductory

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2 Components of savings

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

A—Average amount (Rs.) of savings and assets per reporting family by income classes

Savings/Assets	Monthly family income class (Rs.)			All
	Below 60	60 to below 120	120 and above	
1	2	3	4	5
<i>Average amount per reporting family (in Rupees)</i>				
Savings	128.38	579.03	1,217.78	912.08
Assets	701.56	729.13	1,036.80	895.91
Total ..	829.94	1,308.16	2,254.58	1,807.99

B—Percentage distribution of savings and assets by form and income classes

Form of Savings/Assets	Monthly family income class (Rs.)			All
	Below 60	60 to below 120	120 and above	
1	2	3	4	5
(i) <i>Savings</i>				
(a) <i>On family account</i>				
Life insurance premium paid.	..	0.40	2.20	1.61
Provident fund—own contribution.	0.20	21.16	25.54	23.82

TABLE 13.1—*contd.*

1	2	3	4	5
<i>(i) Savings—contd.</i>				
<i>(a) On family account—contd.</i>				
Provident Fund—employer's contribution.	0·20	20·84	25·24	23·52
Savings (bank, postal and cash in hand).	15·06	0·65	0·62	0·85
Others .. ..	..	1·22	0·40	0·65
Total ..	15·46	44·27	54·00	50·45
<i>(b) On enterprise and other purposes account.</i>	..	..	..	..
<i>(ii) Assets</i>				
<i>(a) On family account</i>				
Land	44·44	29·22	16·24	20·63
Buildings	39·91	18·46	21·96	21·17
Jewellery and ornaments	..	4·39	5·43	5·03
Others	0·19	3·66	2·37	2·72
Total	84·54	55·73	46·00	49·55
<i>(b) On enterprise and other purposes account.</i>	..	..	..	..
Grand total ..	100·00	100·00	100·00	100·00
Total number of families	16	201	260	477

Out of the total of 480 sampled families, 477 or about 99 per cent. reported savings and assets on the date of the survey. The amount of savings per reporting family worked out to Rs. 912.08 and of assets per reporting family to Rs. 895.91 giving a total of Rs. 1,807.99. Thus, savings formed about 50.5 per cent. and assets about 49.5 per cent. of the total amount of both savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

13.3 *Extent of savings and assets*

Table 13.2 gives percentage distribution of families according to total amount of savings and assets [held on the date of survey] by income classes.

TABLE 13.2

Percentage distribution of families by total amount of savings and assets and income classes

Amount of savings and assets	Monthly family income class (Rs.)			All
	Below 60	60 to below 120	120 and above	
1	2	3	4	5
Not reporting	5.88	0.49	0.38	0.62
No assets and savings ..	41.18	11.88	1.92	7.50
Loss than Rs. 200 ..	17.65	5.94	1.92	4.17
Rs. 200 to below Rs. 500 ..	5.88	11.39	3.45	6.88
Rs. 500 to below Rs. 1,500	17.65	39.11	39.07	38.33
Rs. 1,500 to below Rs. 2,500	5.88	18.32	22.22	20.00
Rs. 2,500 to below Rs. 3,500	5.88	3.96	13.03	8.96
Rs. 3,500 to below Rs. 4,500	..	2.97	8.43	5.83
Rs. 4,500 and above ..	..	5.94	9.58	7.71
Total ..	100.00	100.00	100.00	100.00

About 8 per cent. of the families had no savings and assets. This percentage was 41 in the lowest income class. Roughly, 38 per cent. of the families reported savings and assets between Rs. 500.00 to below Rs. 1,500.00.

13.4 Possession of durable articles and live-stock

In addition to savings and assets, data were also collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the name and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

Number of families possessing selected durable articles and live-stock and numbers of articles, etc., possessed

Durable articles and live-stock	Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc. possessed	Average number per family of reporting families
1	2	3	4	5
Table	53	11.04	58	1.09
Chair	69	14.38	106	1.54
Sewing machine ..	7	1.46	7	1.00
Clock, time-piece ..	81	16.88	82	1.01
Cot	83	17.29	105	1.26
Chouki	12	2.50	12	1.00

TABLE 13.3—*contd.*

1	2	3	4	5
Radio	5	1.04	5	1.00
Gramophone	5	1.04	5	1.00
Harmonium	8	1.67	8	1.00
Tabla, dholak	12	2.50	14	1.17
Fountain pen	117	24.38	146	1.25
Wrist watch	80	16.67	84	1.05
Bicycle	4	0.83	4	1.00
Cow, buffalo	13	2.71	29	2.23

It would appear from the above table that the possession of somewhat costly durable articles, such as, sewing machine, bicycle, radio, gramophone, wrist watch, etc., was not very uncommon among the working class families surveyed.

13.5 *Extent of Indebtedness*

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

Percentage distribution of families by income class and amount of debt

Amount of debt	Monthly family income class (Rs.)			All
	Below 60	60 to below 120	120 and above	
1	2	3	4	5
Less than Rs. 50 ..	15.38	..	1.49	1.37
Rs. 50 to less than Rs. 100	23.08	5.30	1.98	4.10
Rs. 100 to less than Rs. 150	30.78	9.93	4.95	7.92
Rs. 150 to less than Rs. 250	7.69	21.19	14.85	17.21
Rs. 250 to less than Rs. 500	7.69	29.80	25.74	26.78
Rs. 500 to less than Rs. 1,000	15.38	33.78	50.99	42.62
Total ..	100.00	100.00	100.00	100.00
Total number of families reporting debt	13	151	202	366

Taking all families together, about 43 per cent. reported debt between Rs. 500.00 to Rs. 1,000.00 and about 27 per cent. between Rs. 250.00 to Rs. 500.00.

13.6 Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
(A) On Family Account			
Festival	1.91	1.26	1.59
Marriage	20.49	17.69	22.50
Child birth	3.28	3.00	2.00
Funeral	3.01	3.00	1.90
Sickness	19.13	21.97	19.74
Education	1.37	0.79	0.80
Unemployment or lay-off	3.83	2.84	2.05
Meeting current deficit	28.41	29.39	23.49
Inherited debt	5.19	4.90	6.33
Others	8.74	9.00	9.86
Total	95.36	93.84	90.26
(B) On enterprise and other purposes account			
Building	3.01	4.89	7.08
Purchase of other assets	0.82	0.47	1.34
Cultivation	0.27	0.32	0.68
Other family enterprise	0.27	0.16	0.32
Inherited debt .. .. .	..	0.16	0.11
Others	0.27	0.16	0.21
Total	4.64	6.16	9.74
Grand total	100.00	100.00	100.00
Absolute totals	366	633	1,86,638 (Rs.)

Out of the total of 480 sampled families, 366 or about 76 per cent. reported debt on the date of survey. Out of the families reporting debt about 95 per cent. had taken loans on "family account" and the rest on "enterprise and other purposes account".

13.7 Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by sources, nature of security, rate of interest and instalments for repayment.

TABLE 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Not reporting	0.63	Not reporting	3.63	Not reporting	1.90	Not reporting	11.06
Provident fund	3.16	No security	88.00	No interest	27.80	Weekly	0.95
Co-operative society	22.27					Monthly	43.60
Employer ..	1.74					Quarterly	1.90
Money lender	16.75					Half yearly	0.79
Shop keeper	2.69					Yearly	3.00
Friends and relatives	52.44	Ornaments and Jewellery	4.74	6% to less than 12½%	22.27	Others	38.70
Others ..	0.32						
		Others	2.37	12½% to less than 25%	7.27		
				25% to less than 50%	6.79		
				50% and above	25.91		
Total ..	100.00		100.00		100.00		100.00

The largest proportion (52.4 per cent.) of loans was taken from friends and relatives. Eighty-eight per cent. of the loans were taken against no security. About 28 per cent. of the loans were taken without interest. Interest at the rate of 6 per cent. to less than 12.5 per cent. was paid in case of about 22 per cent. of the loans. About 44 per cent. of the loans were to be repaid in monthly instalments.

SOME IMPORTANT FINDINGS

14.1 *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Bombay Centre to 2.16 lakhs. Of the total families, 48.7 per cent. consisted of single member, 19.1 per cent. of two to three members, 18.4 per cent. of four to five members, 9.4 per cent. of six to seven members and the remaining 4.4 per cent. consisted of more than 7 members. By family type, 48.7 per cent. consisted of unmarried earner and husband or wife, i.e., single workers with dependants living elsewhere. Others in order were those consisting of husband, wife and children (20.1 per cent.); husband, wife, children and other members (13.4 per cent.), husband and wife (5.8 per cent.); unmarried earner and other members (2.3 per cent.) and rest (9.7 per cent.).

The average size of the family was 2.80 persons. Of these, 1.17 were earners, 0.05 earning dependants and 1.58 non-earning dependants. Of the earners, 1.09 were adult males and 0.08 adult females (there being no children). About 82 per cent of the families had only one income recipient. On an average, a family had 1.58 dependants living with it and 0.24 dependants living elsewhere.

The average monthly income worked out to Rs. 141.92 per family and Rs. 50.74 per capita. The largest number of families (29.3 per cent. of the total) came within the income class 'Rs. 120 to less than Rs. 150'. The families with an income of 'Rs. 300 and above' per month formed 3.2 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average monthly income of Rs. 141.92 per family, income from paid employment accounted for Rs. 139.01 or 98 per cent., income from self-employment for Rs. 2.19 or 1.5 per cent. and income from "other sources" such as rent from land, house, pension, cash assistance, gifts, concessions, etc. for Re. 0.72 or 0.5 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 156.16 per family, Rs. 55.86 per capita and Rs. 65.36 per adult consumption unit. The average expenditure per capita and per adult consumption unit generally showed small variations in the different income classes. As the size of the family increased, a larger percentage of families came in higher expenditure classes.

Of the average monthly expenditure of Rs. 156.16 per family, consumption expenditure accounted for Rs. 131.60, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 72.16 or 55 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure generally decreased with a rise in per capita income.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Bombay revealed that while the overall nutritive value of the diets was reasonably good, there was room for improvement. Increased intake of green leafy vegetables, mangoes and intake of atleast skimmed milk especially by the children and pregnant and nursing women would help to overcome the deficiencies in respect of calcium and vitamin 'A'.

14.2. *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected^{*} in regard to these aspects. Among industrial workers in Bombay, 54* per cent. of all members (aged 5 years and above) were illiterate and about 41* per cent. had received education upto or below primary standard. During the period of survey, about 17 per cent. of family members were receiving education. Among children (5 to 14 years of age) this percentage was about 63. The reasons for not receiving education in case of children were mainly financial difficulties and lack of interest.

Fever was the main sickness reported. Allopathic treatment in case of sickness was the most popular among the families.

A majority of working class families were living in pucca private buildings. The accommodation occupied by them generally consisted of one living room with no provision of separate kitchen, store and bath. In most cases there were arrangements for tap water supply though outside the dwellings and flush latrines. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, bus stop, post office, school and cinema house were in most cases within a distance of one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. About 71 per cent of them had a length of service of 5 years or more in the same establishment and thus they constituted a stable labour force. About 33 per cent. of the employee-members were working in day shifts and about 61 per cent. in different shifts by rotation. About 82 per cent. of the employee-members were enjoying a daily rest interval of half-an-hour or less. Most of them were being paid monthly. Paid earned leave was being enjoyed by a majority of them. A large majority of them were covered by the Employees' Provident Fund and the Employees' State Insurance Schemes.

About 99 per cent. of the families reported assets and savings, mostly on 'family account' on the date of survey. Savings formed 50.5 per cent. and assets 49.5 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked to Rs. 912.08 and Rs. 895.91 respectively. Roughly 58 per cent. of the families reported savings and assets between Rs. 500.00 and Rs. 2,500.00.

About 76 per cent of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

APPENDIX I

List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59

A. Factory Centres

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye
27. Amritsar

28. Yamunanagar

29. Jaipur

30. Ajmer

31. Delhi

32. Srinagar

B. Mining Centres

33. Jharia

34. Kodarma

35. Noamundi

36. Balaghat

37. Gudur

38. Barbil

39. Raniganj

40. Kolar Gold Field

C. Plantation Centres

41. Labac

42. Rangapara

43. Mariani

44. Doom Dooma

45. Coonoor

46. Darjeeling

47. Jalpaiguri

48. Chikmagalur

49. Ammathi

50. Mundakkayam

APPENDIX II

Average monthly expenditure—item-wise—per family

Item	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
(a) CONSUMPTION EXPENDITURE				
FOOD, BEVERAGES, ETC.				
<i>Cereals and products</i>				
Paddy .. .. .	..	..	1	0·01
Rice	162	2·01	943	12·30
Wheat	147	1·97	833	5·13
Wheat atta	2	0·04	7	0·05
Jowar	7	0·02	338	1·85
Jowar atta	1	0·01	20	0·11
Bajra	2	..	153	0·66
Maize .. .. .	..	..	1	..
Pea .. .. .	..	..	3	..
Gram .. .. .	..	..	6	0·01
Gram atta .. .. .	..	..	2	..
Small millet atta .. .. .	..	..	1	..
Other rice products .. .. .	..	..	3	0·01
Suji, rawa	1	..	29	0·03
Bread	2	..	96	0·19
Biscuit .. .. .	..	..	27	0·04
Other wheat products .. .. .	..	..	1	..
Tapioca .. .. .	..	..	12	0·01
Other cereals	1	0·02	20	0·12
Grinding charges, etc.	145	0·09	886	0·45
Sub-total: cereals and products	163	4·16	948	20·97

APPENDIX II—contd.

1					2	3	4	5
<i>Pulses and products</i>								
Arhar	..	..	..	..	153	0.72	892	1.62
Gram	..	..	..	..	31	0.03	415	0.31
Moong	..	..	..	..	55	0.08	443	0.31
Masur	..	..	..	..	36	0.04	343	0.20
Urd	..	..	..	..	27	0.04	107	0.08
Pea	..	..	..	..	16	0.02	316	0.19
Other pulses	..	..	..	..	10	0.02	155	0.11
Pulse products	..	..	..	..	1	..	25	0.02
Grinding charges	..	..	..	..	..	..	4	..
Sub-total: pulses and products	..				160	0.95	934	2.84
<i>Oil seeds, oils and fats</i>								
Mustard oil	..	..	..	..	61	0.28	92	0.23
Coconut oil	..	..	..	..	9	0.03	91	0.28
Gingelly oil	..	..	..	..	16	0.06	35	0.07
Groundnut oil	..	..	..	..	36	0.09	698	2.12
Other vegetable oils	..	..	..	..	18	0.05	26	0.04
Vanaspati	..	..	..	..	52	0.29	316	0.65
Margarine	..	..	..	..	..	..	2	0.01
Oil seed	..	..	..	..	3	0.02	10	0.02
Other fats	..	..	..	..	2	0.01	3	0.01
Sub-total: oil seeds, oils and fats	..				153	0.83	934	3.43
<i>Meat, fish and eggs</i>								
Goat meat	..	..	..	..	42	0.31	355	1.80
Beef	..	..	..	..	1	..	26	0.07
Mutton	..	..	..	..	61	0.32	358	1.39
Pork	..	..	..	..	2	0.01	9	0.03
Buffalo meat	..	..	..	..	..	..	4	0.01
Poultry	..	..	..	..	1	..	40	0.12
Bird's meat	..	..	..	..	..	..	1	0.01
Fresh fish	..	..	..	..	59	0.28	625	2.42
Dry fish	..	..	..	..	5	0.01	143	0.25
Preserved fish	..	..	..	..	1	..	9	..
Fish product	..	..	..	..	..	..	1	..
Egg hen	..	..	..	..	13	0.02	152	0.20
Sub-total: meat, fish and eggs	..				106	0.95	804	6.30

APPENDIX II—contd.

1					2	3	4	5
<i>Milk and products</i>								
Milk-cow	..	..	..	..	20	0.12	85	0.35
Milk-buffalo	..	..	..	..	252	2.87	897	4.28
Curd	..	..	..	..	32	0.04	98	0.06
Lassi	..	..	..	..	7	0.01	9	0.01
Ghee-cow	..	..	..	..	6	0.07	12	0.10
Ghee-buffalo	..	..	..	..	47	0.44	121	0.47
Butter	..	..	..	..	5	0.05	17	0.06
Condensed milk	..	..	..	..	..	..	3	0.01
Powdered milk	..	..	..	..	2	0.01	54	0.17
Cheese	..	..	..	..	..	..	3	..
Other milk and products	..	..	..	..	..	..	27	0.14
Sub-total: milk and products					276	3.61	1,045	5.65
<i>Condiments and spices</i>								
Salt	..	..	..	..	162	0.03	944	0.15
Turmeric	..	..	..	..	121	0.04	801	0.15
Chilly-green	..	..	..	..	73	0.04	435	0.19
Chilly-dry	..	..	..	..	117	0.15	694	0.79
Tamarind	..	..	..	..	11	0.01	146	0.05
Onion	..	..	..	..	139	0.12	871	0.54
Garlic	..	..	..	..	87	0.03	535	0.13
Coriander	..	..	..	..	19	0.01	121	0.08
Ginger	..	..	..	..	5	0.01	19	0.01
Pepper	..	..	..	..	4	..	42	0.01
Methi	..	..	..	..	7	..	28	0.01
Saffron	..	..	..	..	2	..	14	..
Mustard	..	..	..	..	1	..	56	..
Jira	..	..	..	..	17	0.01	130	0.03
Clove	..	..	..	..	1	..	21	0.01
Elachi	..	..	..	..	4	..	29	0.01
Mixed spices	..	..	..	..	149	0.31	815	1.12
Other spices, etc.	..	..	..	..	25	0.03	395	0.42
Sub-total: condiments and spices					162	0.79	945	3.65

APPENDIX II—contd.

1	2	3	4	5
<i>Vegetables and products</i>				
Potato	158	0.33	924	0.91
Muli, turnip, radish	53	0.03	292	0.09
Carrot, beet	2	..	22	0.01
Arum	13	0.01	42	0.02
Other root vegetables	2	0.01	6	0.01
Brinjal	96	0.11	595	0.38
Cauliflower	52	0.07	339	0.20
Cabbage	80	0.07	459	0.28
Ladies finger	58	0.08	326	0.20
Tomato	118	0.20	647	0.45
Cucumber	14	0.02	65	0.03
Pumpkin	18	0.01	106	0.03
Gourd	37	0.04	163	0.10
Karela	52	0.04	190	0.07
Bean	4	..	36	0.01
Pea	11	0.02	60	0.03
Other vegetables	44	0.12	280	0.34
Palak	41	0.03	219	0.06
Amaranth chalai	33	0.01	128	0.03
Methi	59	0.04	401	0.14
Other leafy vegetables	39	0.07	303	0.22
Pickle preservative	7	0.01	91	0.03
Other vegetable products	3	..	13	0.01
Sub-total: vegetables and products ..	162	1.32	941	3.65
<i>Fruits and products</i>				
Banana, plantain	271	0.51	747	0.65
Orange	72	0.15	197	0.16
Lemon	77	0.06	284	0.09
Mango	54	0.18	123	0.24
Jack fruit	3	..	11	..
Pine apple .. .. .	..	..	1	..
Water melon .. .. .	..	..	7	..
Coconut	14	0.03	218	0.36
Papaya	1	..	3	..
Cashew nut .. .. .	..	..	1	..
Apple	5	0.08	11	0.05
Kharbooza	1	..	3	0.01
Dried fruit	3	0.04	32	0.04
Other fruits	24	0.05	90	0.08
Other fruit products	7	0.01	18	0.01
Sub-total: fruits and products ..	310	1.11	906	1.69

APPENDIX II—contd.

1	2	3	4	5
<i>Sugar, honey, etc.</i>				
Sugar-crystal	130	0.50	844	3.05
Sugar-deshi	9	0.02	67	0.18
Gur	21	0.02	244	0.10
Honey .. .. .	..	..	2	..
Others .. .. .	..	..	2	..
Sub-total : sugar, honey, etc. ..	140	0.54	912	3.33
<i>Prepared meals, etc.</i>				
Meals	473	23.30	549	12.69
Snack-saltish	317	1.92	664	1.67
Snack-sweet	149	0.97	269	0.79
Hot drink-tea	552	4.07	1,280	3.84
Hot drink-coffee	2	0.01	2	0.01
Toffee, chocolate .. .. .	..	..	27	0.07
Cold drink	45	0.18	74	0.14
Others	4	0.02	11	0.03
Sub-total : prepared meals, etc. ..	595	30.47	1,330	19.24
<i>Non-alcoholic beverages</i>				
Tea leaf	128	0.24	880	1.36
Coffee powder or seed.. .. .	6	0.01	65	0.05
Cocoa .. .. .	..	..	2	..
Ice .. .. .	..	..	1	..
Squash and syrup .. .. .	..	..	1	..
Others .. .. .	..	..	1	..
Sub-total : non-alcoholic beverages ..	129	0.25	892	1.41

APPENDIX II—contd.

1	2	3	4	5
<i>Pan, supari, etc.</i>				
Pan leaf	246	0.85	731	1.05
Pan finished	208	0.76	325	0.54
Supari	242	0.87	726	1.10
Lime	45	0.01	156	0.02
Katha	221	0.16	679	0.20
Others	1	0.01	5	..
Sub-total: pan, supari, etc. ..	447	2.66	1,035	2.91
<i>Tobacco and products</i>				
Bidi	301	1.61	677	1.63
Cigarette	46	0.28	135	0.37
Zarda, kimam, surti	13	0.02	26	0.02
Cigar, cherrot .. .. .	..	..	1	..
Chewing tobacco	261	0.62	643	0.71
Smoking tobacco	7	0.02	15	0.02
Leaf tobacco	19	0.03	81	0.05
Hukka tobacco prepared	11	0.02	14	0.01
Pipe tobacco	1	..	1	..
Snuff .. .. .	..	..	16	0.01
Others	2	..	14	0.02
Sub-total: tobacco and products ..	506	2.60	1,192	2.84
<i>Alcoholic beverages, etc.</i>				
Toddy, neera	3	0.01	6	0.04
Country liquor	24	0.33	77	0.38
Ganja	2	0.03	3	0.02
Sub-total: alcoholic beverages, etc. ..	28	0.37	84	0.44
Total: food, beverages, etc.	616	50.61	1,432	78.35
(i) food	616	44.98	1,432	72.16
(ii) tobacco, pan-supari, intoxicants ..		5.63		6.19

APPENDIX II—contd.

1	2	3	4	5
<i>Fuel and light</i>				
Firewood and chips	16	0·12	158	0·61
Coal and coke	47	0·32	237	0·87
Saw dust	2	..	31	0·07
Kerosene oil-fuel	135	0·31	737	1·86
Kerosene oil-lighting	149	0·11	554	0·40
Electricity-fuel	1	..	10	0·03
Electricity-lighting	65	0·10	416	0·49
Dung cake	1	..	13	0·05
Charcoal	79	0·56	345	1·50
Methylated spirit .. ..	..	..	2	..
Electric bulb	3	..	21	0·02
Candle .. ..	..	..	18	..
Match box	376	0·28	1,169	0·41
Other lighting oils	2	0·01	5	0·01
Others	1	..	9	0·02
Total : fuel and light ..	421	1·81	1,228	6·34
HOUSING				
<i>Rent for housing, etc.</i>				
Residential house-rent	490	2·06	1,214	5·29
Residential land-rent	4	0·01	4	..
Rent for house owned/free	87	0·25	136	0·24
Water charges	4	0·01	24	0·03
Sub-total : rent for housing, etc. ..	580	2·33	1,391	5·56
<i>House repairs and upkeep</i>				
Repair	4	0·06	11	0·08
White washing	4	0·02	14	0·09
Others	1	0·02	3	0·04
Sub-total : house repairs and upkeep ..	9	0·10	28	0·21

APPENDIX II—contd.

1	2	3	4	5
<i>Furniture, etc.</i>				
Bedstead, cot	2	0·01	8	0·03
Mat, mattress, durrie	12	0·12	27	0·11
Chouki, takhat	1	..	1	..
Carpet .. .. .	..	..	2	..
Curtain, screen blind .. .. .	..	..	2	..
Show case, almirah .. .. .	..	..	1	0·01
Chair	1	..	3	..
Stool .. .. .	..	..	2	..
Table .. .. .	..	..	2	0·01
Others .. .. .	..	..	1	..
Sub-total: furniture, etc. ..	15	0·13	42	0·16
<i>Household appliances, etc.</i>				
Box, trunk	3	0·08	10	0·10
Suit case, attache case .. .. .	..	..	1	0·01
Utensil-earthenware	1	..	3	..
Utensil-iron	2	..	4	0·01
Utensil-stainless steel .. .. .	..	..	2	0·01
Utensil-aluminium	3	0·01	11	0·04
Utensil-copper	4	0·09	14	0·11
Utensil-brass	2	0·03	15	0·17
Utensil-others	1	..	1	..
Glass ware	1	..	5	0·01
Enamelware .. .. .	..	..	1	..
Chinaware	1	..	11	0·01
Bucket	4	0·01	11	0·08
Broom	32	0·01	219	0·03
Lock	2	0·01	8	0·01
Rope, string	1	..	2	..
Cutlery .. .. .	..	..	2	..
Oven	3	0·02	4	0·02
Kerosene stove	1	0·03	5	0·08
Lantern, lamp	1	..	1	..
Clock, time-piece .. .. .	..	..	1	..
Household tools .. .. .	..	..	1	..
Other household appliances	2	..	9	0·01
Rent for household appliances	1	..	4	..
Repair and maintenance	2	0·01	47	0·07
Sub-total: household appliances, etc. ..	53	0·30	303	0·77

APPENDIX II—contd.

1	2	3	4	5
<i>Household services</i>				
Domestic servant, ayah	30	0·10	87	0·19
Cook	2	0·01	4	0·01
Sweeper	1	..	3	..
Others	41	0·19	83	0·16
Sub-total : household services ..	72	0·30	174	0·36
Total : housing ..	590	3·16	1,404	7·06
CLOTHING BEDDING, ETC.				
<i>Ready-made Clothing</i>				
Dhoti	76	1·12	131	0·97
Lungi	14	0·10	20	0·06
Pyjama	2	0·01	4	0·01
Trousers	8	0·09	20	0·09
Half-pants	10	0·06	46	0·13
Waist coat, jawahar coat	2	0·01	4	0·01
Bush-shirt	5	0·05	25	0·07
Shirt, kamij, kurta	25	0·24	67	0·32
Coat, overcoat	1	0·01	1	0·01
Ganji, banian	80	0·26	140	0·21
Sari	22	0·94	176	2·53
Blouse, choli	1	0·01	7	0·02
Bodico, brassiere .. ..	..	..	3	..
Petticoat .. ..	..	..	2	0·01
Dopatta, urani .. ..	..	..	2	..
Frock	1	0·01	23	0·11
Undergarment	16	0·06	27	0·05
Chaddar, angabastram	1	..	6	0·05
Towel	27	0·10	50	0·09
Gamcha	6	0·01	7	0·01
Handkerchief	7	..	17	0·01
Sweater, pull-over	1	..	3	0·01
Long cloth .. ..	..	..	1	..
Poplin .. ..	..	..	1	..
Other shirting, etc. .. ..	..	..	3	0·01
Other cloth	1	0·01	3	0·01
Other garments	1	..	3	..
Other hosiery garments .. ..	..	..	1	..
Other miscellaneous clothing	1	..	2	0·01
Sub-total : ready-made clothing ..	199	3·09	471	4·80

APPENDIX II—contd.

1					2	3	4	5
<i>Non-ready-made clothing</i>								
Dhoti	..	..	..	..	8	0·13	15	0·13
Lungi	..	..	..	..	3	0·04	4	0·02
Pyjama	..	..	..	..	1	0·01	2	0·01
Trousers	..	..	..	..	10	0·07	19	0·08
Half-pants	..	..	..	..	8	0·07	18	0·05
Waist coat, jawahar coat	..	..	..	..	2	0·03	3	0·03
Bush-shirt	..	..	..	..	2	0·01	4	0·01
Shirt, kamij, kurta	..	..	..	..	67	0·76	132	0·65
Coat, overcoat	..	..	..	..	16	0·19	50	0·27
Ganji, banian	..	..	..	..	..	..	3	..
Sari	..	..	..	..	2	0·07	20	0·35
Blouse, choli..	..	..	..	..	3	0·02	46	0·14
Petticoat	..	..	..	..	..	..	2	0·01
Dopatta, urani	..	..	..	..	..	..	1	..
Frock	..	..	..	..	2	0·01	17	0·07
Undergarment	..	..	..	..	8	0·02	14	0·02
Towel	..	..	..	..	2	..	3	..
Gamcha	..	..	..	..	1	..	1	..
Handkerchief	..	..	..	..	..	..	1	..
Long cloth	..	..	..	..	44	0·74	85	0·57
Mulmul	..	..	..	..	1	0·01	6	0·03
Satin	..	..	..	..	2	0·02	5	0·02
Poplin	..	..	..	..	42	0·62	116	0·69
Other shirting, etc.	..	..	..	..	86	1·00	190	1·19
Necktie	..	..	..	..	1	0·01	1	..
Other cloth	..	..	..	..	35	0·48	163	0·84
Other garments	..	..	..	..	..	..	1	..
Other knitted garments	..	..	..	..	2	0·01	2	0·01
Other miscellaneous clothing	..	..	..	..	3	0·15	9	0·09
Sub-total : non-ready-made clothing					233	4·47	538	5·28

APPENDIX II—contd.

1					2	3	4	5
<i>Head wear</i>								
Turban	..	..	..	..	1	..	3	..
Cap	..	..	..	..	8	0.03	24	0.03
Sub-total : head wear					9	0.03	27	0.03
<i>Bedding</i>								
Bedsheet	..	..	..	..	22	0.25	42	0.23
Pillow	..	..	..	..	1	..	2	..
Mosquito net	..	..	..	..	..	..	2	0.01
Durrie	..	..	..	..	1	0.02	1	0.01
Blanket, rug	..	..	..	..	19	0.23	43	0.27
Bed cover	..	..	..	..	7	0.08	18	0.12
Pillow case	..	..	..	..	1	..	5	0.01
Bedding cloth	..	..	..	..	2	0.01	3	0.02
Others	..	..	..	..	2	0.05	8	0.06
Sub-total : bedding					49	0.64	112	0.73
<i>Footwear</i>								
Shoe	..	..	..	..	23	0.31	59	0.28
Sandal	..	..	..	..	1	0.01	11	0.03
Chappal	..	..	..	..	60	0.54	178	0.68
Boot	..	..	..	..	4	0.08	18	0.08
Gum boot	..	..	..	..	1	0.02	1	0.01
Slipper	..	..	..	..	..	..	2	0.01
Socks	..	..	..	..	5	0.01	11	0.01
Others	..	..	..	..	..	..	1	..
Sub-total : foot wear					89	0.97	244	1.10
<i>Miscellaneous</i>								
Laundry	..	..	..	..	354	1.06	793	1.18
Washerman	..	..	..	..	52	0.17	117	0.20
Washing soap	..	..	..	..	564	1.14	1,355	1.88
Soda	..	..	..	..	12	0.01	69	0.02
Soap chip and powder	..	..	..	..	1	..	27	0.03
Dry cleaning	..	..	..	..	..	..	1	0.01
Tailoring, mending, etc.	..	..	..	..	181	1.05	421	1.30
Embroidery	..	..	..	..	..	..	2	0.01
Others	..	..	..	..	14	0.01	49	0.02
Repair and maintenance	..	..	..	..	50	0.05	126	0.05
Others	..	..	..	..	8	0.01	29	0.02
Sub-total : miscellaneous					613	3.50	1,427	4.72
Total : clothing, bedding, etc.					614	12.70	1,429	16.66

APPENDIX II—contd.

1	2	3	4	5
MISCELLANEOUS				
<i>Medical care</i>				
Doctor's fee	21	0.43	183	1.28
Medicine	44	0.85	241	2.10
Dentist's fee .. .. .	..	..	2	..
Hospitalisation	1	0.01	3	0.03
X-Ray .. .. .	..	..	4	0.01
E.S.I. premium	564	2.73	1,256	3.09
Health service contribution .. .. .	..	..	3	..
Others .. .. .	..	..	1	..
Sub-total : medical care ..	570	4.02	1,314	6.51
<i>Personal care</i>				
Hair oil, etc.	567	0.76	1,358	1.09
Hair lotion, shampoo, etc.	6	0.02	17	0.03
Barber	596	1.46	1,393	1.84
Snow, face cream, wax, etc.	16	0.04	62	0.05
Toilet soap	431	0.42	1,019	0.51
Soap nut	3	..	7	..
Comb, hair brush	52	0.01	142	0.02
Mirror .. .. .	..	..	12	0.01
Face powder	2	0.01	38	0.03
Tooth paste	22	0.03	59	0.04
Tooth powder	247	0.18	642	0.23
Tooth brush	7	0.01	10	..
Neem and similar stick	78	0.04	102	0.03
Blade	43	0.02	193	0.04
Shaving soap .. .. .	..	..	1	..
Scent and perfume	4	..	7	..
Others	16	0.02	34	0.02
Sub-total : personal care ..	614	3.02	1,430	3.94

APPENDIX II—contd.

1					2	3	4	5
<i>Education and reading</i>								
School and college fees	..	..	..	..	4	0.06	91	0.51
Books-school	..	..	..	..	2	..	51	0.18
Books-general	..	..	..	..	9	0.02	20	0.02
Hostel charges	..	..	..	..	..	..	1	0.02
Stationery-all kinds	..	..	..	..	6	0.01	102	0.13
Private-tuition	..	..	..	..	2	0.01	19	0.08
News paper ..	..	..	..	..	66	0.10	227	0.20
Periodical and journal	..	..	..	..	3	..	11	0.01
Library charges	..	..	..	..	6	0.01	15	0.01
Others	..	..	..	..	..	..	6	0.01
Sub-total : education and reading	..	..	..	..	81	0.21	373	1.17
<i>Recreation, etc.</i>								
Cinema	..	..	..	..	278	0.92	580	1.09
Toy	..	..	..	..	..	..	25	0.02
Pet animal, etc.	..	..	..	..	..	..	13	0.03
Theatre	..	..	..	..	6	0.01	14	0.02
Mela and fair	..	..	..	..	..	..	1	..
Variety performance	..	..	..	..	..	..	1	..
Picnic, exhibition, etc.	..	..	..	..	4	0.02	8	0.03
Camera	..	..	..	..	1	0.02	1	0.01
Photographic expenses	..	..	..	..	2	0.02	5	0.02
Radio	..	..	..	..	..	..	1	..
Other musicals	..	..	..	..	..	..	2	0.22
Sports goods	..	..	..	..	2	0.01	2	0.01
Club fees, etc.	..	..	..	..	3	0.01	11	0.01
Chance game and lottery	..	..	..	..	2	0.13	3	0.07
Others	..	..	..	..	30	0.05	52	0.05
Repair and maintenance	..	..	..	..	1	..	4	..
Sub-total : recreation, etc.	..	..	..	..	300	1.19	643	1.58

APPENDIX II—contd.

1					2	3	4	5
<i>Transport, etc.</i>								
Rail	..	..	..	..	297	1.27	675	1.55
Bus	..	..	..	..	380	0.96	877	1.13
Tram	..	..	..	..	155	0.22	340	0.25
Bullock cart	..	..	..	..	..	..	1	..
Water transport	..	..	..	..	4	0.02	10	0.09
Horse cab	..	..	..	..	2	..	3	..
Taxi	..	..	..	..	9	0.02	18	0.03
Bicycle hire	..	..	..	..	..	..	1	0.01
Repair charges	..	..	..	..	1	..	3	..
Other expenses of owned transport	..	..	..	..	..	..	1	..
Postage	..	..	..	..	424	0.42	663	0.34
Others	..	..	..	..	..	..	3	0.01
Sub-total : transport, etc.	..	..	..	..	561	2.91	1,289	3.41
<i>Subscription, etc.</i>								
Trade union	..	..	..	..	265	0.23	673	0.28
Religious	..	..	..	..	211	0.40	607	0.81
Gift and charity	..	..	..	..	157	0.64	400	1.35
Other ceremonials	..	..	..	..	5	1.74	24	2.60
Fines and penalties	..	..	..	..	21	0.02	35	0.02
Others	..	..	..	..	3	0.03	13	0.07
Sub-total : subscription, etc.	..	..	..	..	406	3.06	1,034	5.13
<i>Miscellaneous</i>								
Ornament-metal	..	..	..	..	1	..	2	..
Ornament-glass	..	..	..	..	..	..	10	0.01
Ornament-plastic	..	..	..	..	..	..	3	..
Watch	..	..	..	..	..	..	2	0.05
Fountain-pen	..	..	..	..	12	0.06	30	0.07
Umbrella	..	..	..	..	18	0.28	37	0.24
Repair and maintenance	..	..	..	..	4	0.02	15	0.04
Other pocket expenses	..	..	..	..	48	0.22	124	0.31
Other miscellaneous expenses	..	..	..	..	11	1.37	35	0.73
Sub-total : miscellaneous	..	..	..	..	86	1.95	232	1.45
Total : miscellaneous	..	..	..	..		16.36		23.19
Total : consumption expenditure	..	..	..	..		84.64		131.60

APPENDIX II—contd.

1	2	3	4	5
(b) NON-CONSUMPTION EXPENDITURE				
<i>Taxes</i>				
Income tax	1	..	9	0.02
Municipal tax .. .. .	..	..	1	..
Sub-total : taxes ..	1	..	10	0.02
<i>Interest, litigation, etc.</i>				
Interest paid on loan	224	3.23	578	4.20
Litigation expenses	3	0.12	4	0.07
Remittance	408	30.06	601	20.27
Sub-total : interest, litigation, etc. ..	472	33.41	933	24.54
<i>Savings investments and debts repaid</i>				
<i>Savings and investments</i>				
Ornaments-gold	3	0.72	8	1.01
Ornaments-silver .. .. .	..	..	2	0.23
Live stock .. .. .	..	..	1	0.00
Gold and silver ware .. ..	..	..	2	0.00
Land and building	2	0.75	2	0.36
Bicycle .. .. .	..	..	1	0.01
Life insurance premium	4	0.02	26	0.31
Provident fund contribution	478	5.88	1,192	7.24
Bank saving .. .. .	..	..	2	..
Loans advanced	5	0.16	8	0.09
Shares and securities	44	0.48	139	0.72
Others	119	3.02	332	3.53
Sub-total : savings and investments ..	486	11.03	1,214	13.63

APPENDIX II—concl'd.

1	2	3	4	5
<i>Debts repaid</i>				
Debts repaid	225	15.22	555	18.29
Sub-total : debts repaid ..	225	15.22	555	18.29
Total : savings and investments ..	515	26.25	1,268	31.97
Total : non-consumption expenditure ..		59.66		56.53
SUMMARY				
(a) <i>Consumption expenditure</i>				
Food	616	44.98	1,432	72.16
Tobacco, pan, supari and intoxicants ..		5.63		6.19
Fuel and light	421	1.81	1,228	6.34
Housing	590	3.16	1,404	7.04
Clothing, bedding, etc.	614	12.70	1,429	16.64
Miscellaneous		16.36		23.19
Total ..		84.64		131.60
(b) <i>Non-consumption expenditure</i>				
Taxes, interest and litigation		3.35		4.29
Remittance to dependants	408	30.06	601	20.27
Savings and investment	486	11.03	1,214	13.08
Debts repaid	225	15.22	555	18.29
Total ..		59.66		56.53

